





PUBLIC DOCUMENTS
OF THE
STATE OF CONNECTICUT

VOL. I

1897

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HARTFORD

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MESSAGE

OF

HIS EXCELLENCY

LORRIN A. COOKE,

GOVERNOR OF CONNECTICUT,

TO THE

GENERAL ASSEMBLY,

JANUARY SESSION, 1897.



HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1897.

State of Connecticut.

MESSAGE.

GENTLEMEN OF THE GENERAL ASSEMBLY:

You are convened as the representatives of a commonwealth, and by your selection are highly honored with the confidence, and charged with the responsibility of legislating for an intelligent, critical, and appreciative people.

The gratitude you feel for the dignity of being a Connecticut Legislator can best be shown by earnest, faithful, and honest performance of duty.

I would be wanting in grateful sentiment did I not at this time publicly express my own appreciation of the honor of the position which, in so generous a manner, the people have bestowed upon me. In compliance with the command of the Constitution I will at this time place before you some information of the state of the government.

FINANCE.

Cash on hand September 30, 1894,	\$738,418.07
Received during year ending September 30, 1895,	\$1,997,016.35
Received during the year ending September 30, 1896,	2,117,819.27
	<hr/>
	4,114,835.62
Total,	<hr/>
	\$4,853,253.69

EXPENDITURES.

For year ending September 30, 1895,	\$2,216,679.93
For year ending September 30, 1896,	2,345,839.91
Total,	<hr/>
	\$4,562,519.84
Leaving cash balance October 1, 1896,	\$290,733.85
The expenditures exceeded the receipts in the year 1895,	\$219,663.58
The expenditures exceeded the receipts in the year 1896,	228,020.64
	<hr/>
Showing a decrease of cash balance for two years,	\$447 684.22

THE FUNDED DEBT.

The funded debt of the State is \$1,500,000, 3½ per cent. bonds falling due January first, 1902, and \$1,740,000, 3 per cent. bonds due October first, 1910. Total, \$3,240,000.

THE GRAND LIST.

The Grand List for October, 1894,	\$414,258,956.00
For October, 1895,	444,321,927.00
An increase of, over previous year,	\$30,062,971.00

FINANCE.

The condition of the state treasury is one easily comprehended.

We have awakened to the realization of the simple fact that disbursements are in excess of receipts. It is also easy to find the cause: we, as a State, have been somewhat reckless and careless in our appropriation of the public funds. The tendencies incident to the time in which we live, pertaining to originating and supporting charitable, reformatory, and other state institutions, and supposed needs, have led us too far away from our present resources.

The most important problem you will have before you during this session, and the one requiring the exercise of the most careful study and wisdom, will be the ways and means employed to replenish and keep solvent the state treasury. The public funds are taken from the people, and every dollar should be jealously guarded and economically disbursed.

Retrenchments in expenditure should at once be entered upon. I would recommend a careful and thorough examination of the different departments of the State for the purpose of ascertaining if any reduction is possible in the number or in the business expenses incurred by each department or state commission.

The very reprehensible custom which has come into vogue of voting gratuities to the attaches of the General Assembly, amounting to many thousands of dollars, should cease. I recommend early action on your part to prevent any expecta-

tion that this General Assembly will allow these gratuities. I desire to call your attention to the large increase in the judicial expenses of the State in recent years, and to suggest that, if possible, you devise a way to curtail them, if consistent with the administration of justice.

I respectfully refer you to the report of the committee on Appropriations made to the last General Assembly, and printed with the laws, for other suggestions in the line of retrenchment in State expenditures.

While the strictest economy should be observed in the expenditure of the public funds, it is, nevertheless, to be expected that with our ever-increasing population, and wealth, and constant progress toward better conditions for the less wealthy of our citizens, new necessities will arise to invite the careful attention of the General Assembly.

Should you determine to grant further aid to the towns in the improvement of their highways, and should you look with approval on other projects claiming to promote the health, safety, and convenience of the public, an increase in our annual revenues must be provided. It should be your first care to avoid additions to the funded indebtedness. Current revenues should be sufficient to meet current expenses.

You have the power to lay a tax upon the general list of the State. But it is possible that this plan will meet with strong opposition from the poorer and sparsely settled communities already heavily assessed for local purposes. I would advise a careful examination and comparison of the assessments upon all classes of property, to the end that existing inequalities may be equalized and the burden placed upon the most productive properties receiving the largest public benefits.

SAVINGS BANKS.

Savings banks of the State are reported by the bank commissioners as nearly all in a healthy condition. Number of banks, 89; the number of depositors, 356,445; amount of deposits, including surplus, \$149,032,123; State tax, \$340,405.

The commissioner regards the bulk of the securities accepted by the department during the past fifteen years as in a satisfactory condition, although there is reason to fear that the general depreciation in value of Connecticut farm property may have resulted in some impairment of values.

JUDICIAL.

The court work for the past year has been done smoothly and promptly. The delay in reaching trials has been less than formerly, and is becoming less all the time.

In the Supreme Court of Errors the work has been done punctually and the decisions published without delay, and have been, I believe, reasonably satisfactory to the public.

The judicial expenses of the State for 1895 were \$369,362.-51, for 1896, \$366,765.65.

UNIFORMITY OF LEGISLATION IN THE UNITED STATES.

I call your attention to the doings of the State Board of Commissioners for Promoting Uniformity of Legislation in the United States, at their conference held at Saratoga Springs, N. Y., August 15, 1896.

The report, with recommendation of proposed acts, will be placed before you.

EDUCATION.

Number of schools in the state,	1,563
Number of teachers,	3,708
Number of scholars,	141,485
Cost of the schools in 1895,	\$2,796,831
Towns and districts were taxed,	1,968,170
Estimated population of the state,	820,000
Cost per capita for running expenses annually,	\$3.41

The statistics show that in every direction for several years there has been a large increase in the expense for common schools.

There has been expended within the last ten years \$22,000,000. The State has three Normal Schools for the training of teachers, which have cost \$350,000. The State paid, in

1895, for running expenses of the Normal Schools, \$59,110.-44. Sixty-seven towns in the State have established high schools, while in one hundred and eight towns there are no high schools, and it is quite impossible for many of these towns to have them. The Secretary of the State Board of Education says in his report: "The question now is, whether it is not the duty of the State to compel all who begin the work of teaching hereafter to secure for themselves the training which will make them fit instructors of the young." The Secretary also advises the consolidation of school districts under town management, as conducive to the improvement of the schools. The Department of Education calls for the largest expenditure of money by the State for its maintenance, and results should be expected correspondingly large.

AGRICULTURE.

The report of the Board of Agriculture gives ample evidence that the farming, dairy, and other branches of this industry are making great advances in scientific and practical knowledge of soil, crops, and domestic animals. The questions before the people of the State at the present time include those pertaining to the supply of healthy food, embracing milk and its products, and a water supply, and the preservation of the purity of our streams. Legislation has made much progress in this work as knowledge in these matters has advanced.

The Storrs Agricultural College is now in a prosperous condition, offering, at small cost, instruction to the sons and daughters of Connecticut in all the departments of knowledge of a practical character that pertains to rural life.

The General Assembly, 1895, appropriated twelve thousand dollars for the purpose of building a cottage for girls. This building has been completed and is now occupied.

The present appropriation to the Storrs Agricultural College proper is \$25,000 for two years. You will be asked for an appropriation to construct more dormitories for the boys, who are now crowded for want of sufficient rooms. The

catalogue of students for 1895 discloses the number in all the classes as one hundred and thirty-eight.

An agricultural experiment station was established at the school by the General Assembly of 1887, and received annually from the State seventy-five hundred dollars. The State also gives an annual appropriation of eighteen hundred dollars to this station for investigating food economy. The State, in 1895, aided agricultural societies to the amount of \$7,500.

The Connecticut Agricultural Experiment Station is located at New Haven.

The buildings and operating facilities were furnished by the State, and the station received an appropriation of \$8,500 from the State treasury. The work done includes the inspection of commercial fertilizers, which prevents a fraudulent article being used in the State. The work also includes analyzing butter and molasses for the State Dairy Commission, and field experiments to ascertain the effects of different fertilizers upon various crops. In this connection it may be interesting to state that a study of native and foreign turf making grasses is carried on at South Manchester, where may be seen grasses brought by private enterprise from England, France, Denmark, and Austria, as well as our native varieties, affording an object lesson not seen elsewhere in selecting grasses for the lawn or for grazing purposes.

TUBERCULOSIS.

The General Assembly of 1895 enacted a law entitled "An Act concerning Diseases among Domestic Animals." This law was intended to effect in some degree the eradication of a disease in cattle, supposed by many to exist to a considerable extent in the State. The advocates of the original bill presented a much more radical measure to the consideration of the General Assembly, which called for drastic and compulsory action, to be embodied in a law that would entail great expense upon the State in its execution. The subject awak-

ened great interest among the dairymen, and numerous and extended hearings were had before the committee on Agriculture. The discussions before the committee were very interesting and highly educational upon a subject heretofore but little thought of in this State. Under the law the commissioners began their work, examining and killing the cattle which they found, by the tuberculin test, to be diseased, and with these results:

Whole number cattle examined,	8,349
Number killed,	1,287
Amount paid by state for cattle,	\$32,745.00
Amount paid to Commissioners and Veterinary Surgeons,	14,755.00
Total expense paid by State, including Commissioners' and Veterinary charges,	<hr/> \$47,500

The wisdom of the law referred to is questioned by some of our citizens, and supposed benefits derived from its execution regarded as doubtful, while others believe in the dangerous prevalence of the disease, and the necessity of energetic and speedy action for its eradication along the lines already begun. The law, in any event, will, doubtless, in some particulars require amendment, and, perhaps, radical changes. I will venture to suggest that the law be so amended that the Comptroller shall approve the bills of the commissioners. In placing before you some of the facts and figures pertaining to this subject, I confidently leave the matter to your wisdom; suggesting that you have in mind in your action the financial question involved, as well as the possible results to the public health. If the law remains as it was enacted and the commissioners continue to execute the law as they have done in the line of their duty, then the expense to the State will, during the coming two years, be very large, in paying full prices for diseased cattle.

I also recommend, for the purposes of economy and efficiency, that the commission shall be composed of only one commissioner.

DAIRY COMMISSION.

The dairy interests of the State have increased greatly in recent years. There are sixty creameries in the State in operation, and the introduction of the system has greatly developed the dairy industry, by putting upon the market butter of such excellent quality that the poorer grades cannot longer find a market, except at very low and unremunerative prices.

The most important duty of the office of Dairy Commissioner is to enforce the law relating to the sale of imitation butter. The sale of oleomargarine at present is very limited, and only in accordance with law. The report of the Commissioner congratulates producers and consumers of pure food that the laws have accomplished good results.

IMPROVED ROADS.

The last General Assembly passed an act to provide for the improvement of public roads.

The law apportioned the expense incurred in the construction of the improved roads—one-third to be paid by the State, one-third by the county in which was located the town having road improvement, and the remaining one-third to be paid by the town. The law limited the amount to be taken from the State treasury to \$75,000 annually.

In 1895 eighty towns applied for aid under the law, and in 1896 eighty-six towns took advantage of the law for building better roads.

The State has paid, or to pay,	\$146,863.00
Counties have paid, or to pay,	146,863.00
Towns have paid,	515,279.00
In 1895-96, 35 miles of improved road, cost per mile,	6,170.00
In 1896, 42 miles of improved road, cost per mile,	5,348.50
The state has paid the Commissioners for services and expenses, including clerk hire,	17,612.00

If the State, by the action of this General Assembly, decides to continue the making of good roads under the present law, I recommend that the law be so amended that the poorer and sparsely-settled towns, which are struggling under as

heavy taxation as they can bear, and cannot take advantage of the law to obtain any improved roads, shall be exempted from at least their share of a county road tax imposed mainly for the benefit of richer towns.

I also recommend some restrictive legislation that will render the administration of the law less expensive to the State. The State has taken a considerable step forward in the work of good roads, and, with the experience gained, I suggest in the line of economy that the commission shall consist of but one commissioner, and that the commissioner be an experienced and practical civil engineer, and that the selectmen of the towns have more of the charge and oversight of making improved public roads, advised and directed by the State Commissioner.

RAILROADS.

The capital stock of all the steam railroad companies oper-

ating in the state,	\$100,726,263.00
Funded debt,	43,660,000.00
Total current liabilities,	12,600,637.00
Gross earnings,	36,746,531.00
Number of passengers carried,	51,977,648
Operating expenses,	25,754,818.00
Net earnings,	10,993,778.00
Amount of dividends paid,	4,561,966.00
Amount of taxes paid the State,	756,066.00
Number of employees,	27,484

During 1895 twenty-six passengers were injured and three were killed in consequence of the carelessness of the passengers, and through no fault of the railroad companies. Of the twenty-three others injured, fourteen were hurt through personal negligence, while eight were injured through no fault of their own. In 1896 two passengers were killed owing to their own fault, and twelve were injured. Two hundred and fifty of the employes were injured, and thirty-seven were killed. At highway crossings twenty-seven persons were injured and eleven were killed. Seventy-five grade crossings have been abolished in twenty years, and there are at present 1,030, of which only 170 are protected by gates, flagmen, or

signal bells. The elimination of these dangerous places should be hastened.

The statute enacted by a former Legislature, prohibiting the crossing of any steam railroad by any electric, horse, or cable road at grade, was a wise and opportune measure, and, in my judgment, should not be repealed.

STREET RAILWAYS.

Twenty-seven street railway companies reported to the Railroad Commissioners, but two of the companies had not commenced business.

Capital stock,	\$9,221,740.00
Funded debt,	8,690,100.00
Floating debt,	849,255.00
Total liabilities,	\$18,761,095.00
Cost of road,	16,538,223.00
Cost of equipment,	2,047,037.00
Length of road and sidings, 352 miles.	
Gross earnings,	2,589,619.00
Net earnings,	884,894.00
Number of passengers carried,	62,789,791

Whole number of persons injured, 290; killed, 20; passengers injured, 63; killed, 4. All others injured, 223, of whom 16 died of injuries.

INSURANCE.

The condition of the insurance companies of Connecticut shows no great changes, other than the healthy growth which good foundations, good management, and conservative handling of investments, and the absence of any unusual losses always brings.

The fire insurance stock companies have a

Paid-up capital,	\$10,175,000.00
Gross assets,	36,003,325.00
Increase in ten years,	11,963,000.00
Surplus over all liabilities,	8,173,155.00

The mutual life insurance companies have

Assets,	\$1,734,841.00
Increase in ten years,	539,544.00
Over all liabilities, surplus of cash,	1,345,393.00

The life insurance companies of the State operating on fixed premium plan have

Assets amounting to	\$136,329,480.00
Increase in ten years,	25,490,154.00
Total liabilities, except capital,	120,016,875.00
Paid death and endowment claims during the year,	9,381,719.00

Companies doing life insurance business on assessment plan:

Total assets,	\$9,289,812.00
Paid claims during year,	1,749,433.00

Benevolent orders and fraternal societies are doing a very large business in life insurance in the State.

The National Board of Fire Underwriters estimated the losses by fire in Connecticut for 1895 at \$1,840,000. The problem of reducing the amount of annual fire loss is an economic question which, I believe, should receive your attention, and remedial legislative action, if possible.

STATE BOARD OF CHARITIES.

The State Board of Charities was originated by the Legislature, and consists of five members. The duties of the Board are to inspect almshouses, homes for dependent children, institutions in which persons are detained by compulsion, to ascertain whether the inmates are properly treated, acting as far as possible through the persons in charge of such institutions. The State appropriated the sum of four thousand dollars for the necessary expenses of the Board, including the salary of the secretary. There are at present one hundred and sixty-eight (168) institutions maintained in Connecticut for the care of its defective and dependent classes. The amount paid by the State for the support of a part of these institutions during the year ending September 30, 1896, was \$662,329. The amount paid by the towns for the support of the dependent classes during the year ending September 30, 1895, was \$780,104.

It is believed by the Board that the majority of institutions in Connecticut comply with the requirements of humane and careful management, and that those that fall below this standard are being kept under constant supervision, in the hope of effecting ultimately an improved condition.

I refer you to the very interesting report of the secretary for full information, and the recommendations of the Board.

THE CONNECTICUT INDUSTRIAL SCHOOL FOR GIRLS.

This institution was opened in Middletown January 1, 1870, founded by gifts from charitable persons, for the care and instruction of girls without homes or whose surroundings were evil, and leading to ruined lives.

The whole number of girls received since opening the school,	1,257
Number under care during the last two years,	469
Number at present in the school,	241
Amount of money paid by the state, 1895,	\$41,329.25
Amount paid in 1896,	40,784.82

The institution has funds invested contributed by individuals from which it derives some income, but this money is inadequate for carrying on the work. The girls in the school are graded according to age and behavior, and are taught the art of cooking and housekeeping. When they arrive at a certain rank in attainments and behavior they are placed in families, and are still looked after carefully by the excellent lady visiting agent of the school. As a result, 90 per cent. of all the girls who have gone out of the school are leading useful lives, and are respectable members of society.

THE CONNECTICUT SCHOOL FOR BOYS.

The report of the Trustees for the Connecticut School for Boys for the year ending September 30, 1896, gives the number of boys received between September 30, 1895, and September 30, 1896, as 190. Number returned on old commitments, 68, and the whole number in school, 469.

Amount of money received from the State Treasury during

the year, \$70,087.54. Useful trades are being taught, including carpentry, blacksmithing, brick-laying, and wood-carving. Printing and telegraphy are also taught.

Since the opening of the school in 1854 there have been received 5,815 boys.

CONNECTICUT HOSPITAL FOR THE INSANE.

The north hospital, which was ordered by the last General Assembly, has been completed and furnished at a cost of \$101,786, or, in excess of appropriation, \$1,786, and the excess was paid from the funds of the Hospital by vote of the Trustees. This building has been for some time filled with patients.

The constantly increasing demand for accommodations has been so great that the Trustees have been obliged to erect an additional building adjoining the hospital, and capable of providing for the comfort of fifty additional patients.

More than half the patients admitted during the past two years were incurable before reaching the hospital, an evidence that they had been inadequately provided for in their homes, or in almshouses until too late to be benefited. The Trustees ask that provision be made elsewhere for insane convicts.

The number of patients present September 30, 1895, was 1,788. For further statistics I refer you to the report of the Trustees.

THE LAKEVILLE SCHOOL FOR IMBECILES.

No important alterations have been undertaken during the past year, but the school has continued with its limited accommodations as well as could be expected. The school is well conducted, and the aid from the State economically and faithfully expended.

Amount paid by the state,	\$16,586.05
Appropriation for building,	3,500.00
Number of state beneficiaries, according to last report available,	114

CONNECTICUT INSTITUTE AND INDUSTRIAL HOME FOR THE BLIND.

This institution dates its corporate existence to October, 1893. The work which the institution seeks to perform is the education and the industrial training of blind children of the State. The institution is not under the direct management of the State, although appropriations have been made to it. The Legislature of 1895 appropriated fifteen thousand dollars to provide buildings, furniture, tools, and apparatus for the use of the institute.

The institute is located in Hartford, and has been educating and training in industrial pursuits fifty-two blind children during the past year.

THE MYSTIC ORAL SCHOOL.

I recommend that the appropriation of State funds be withdrawn from The Mystic Oral School, and that suitable provision for the State pupils therein be made elsewhere, as the State of Connecticut does not need two schools for the instruction of its deaf wards.

STATE REFORMATORY.

The General Assembly of 1895 passed an act establishing a State Reformatory for the custody and correction of male offenders between the ages of sixteen and thirty, tramps and habitual drunkards of any age over sixteen.

Five directors were appointed, and the sum of fifty thousand dollars was appropriated for the purchase of land and the erection of buildings. A site for the building was selected and a tract of land purchased, consisting of about sixty acres, in the limits of the city of Hartford.

The selection of the site I regard as very unfortunate, and great opposition to the location has developed on the part of the city authorities of Hartford.

I recommend an early and thorough investigation into the whole project of the Reformatory, with the purpose of restrict-

ing undue large future expenditure on the part of the State, and a possible suppression of the entire scheme.

I recommend to your attention the report of the State Board of Charities for further information upon the subject, and also the report of the Board of Directors of the Reformatory.

STATE PRISON.

The number of convicts confined in the institution for the year ending October 1, 1895, 395; during the fiscal year there have been received, 188; making the total number in confinement during the year, 583; of the above number there have been discharged, 198; leaving in confinement September 30, 1896, 385, or ten less in the prison than on the same date of the preceding year.

Improvements on the prison building contemplated by the last General Assembly, for which an appropriation of \$20,000 has been made, have been completed within the amount appropriated.

The erection of an insane ward at the prison is needed. Insane convicts are transferred to the Insane Hospital at Middletown, and thus afforded an opportunity to escape from the latter institution, which was not constructed or intended for criminals. This opportunity to escape is also an incentive for feigning insanity on the part of those confined in the prison. There are at present held in the insane hospital thirty-three convicts from the prison at Wethersfield. I recommend an appropriation for the building of this much-needed addition to the prison, and thus remedy a serious defect in the equipment of the institution.

THE CONNECTICUT PRISON ASSOCIATION.

The Connecticut Prison Association is an organization to assist discharged prisoners in various ways, such as clothing, tools, tickets to their homes, or to places of employment.

During the year, number assisted, 165; assisted prisoners, discharged from jails, 7; amount received from the State,

\$3,000.00; expended in aid of prisoners, \$2,647.00; on account of salary of agent, \$352.02.

The agent reports that for the past fourteen years less than eight per cent. of prisoners discharged from the Connecticut State Prison have returned to that institution.

LICENSE.

At the last town meetings in the towns of the State, ninety-seven towns voted no license for the sale of intoxicating liquors, and seventy-one towns voted to grant licenses.

This result shows no change as to number of towns from the previous year.

I shall co-operate with you in any wise measures you may devise touching this important subject, and especially for the better enforcement of existing laws.

FACTORY INSPECTION.

The number of factories inspected, 1,461; number of employes, 135,909; number of factories in which changes were ordered, 769; number of fatal accidents in factories, 19.

Many elevators are found unsafe for want of appliances to hold the car in case of cable breaking. Three instances have come to the knowledge of the inspector within the last year. Two factories were found unsafe, as the structures were overloaded by machinery. The attention of the local building inspectors was called to these cases and they at once took action.

Ventilation of factories has received attention and appliances for removing dust been urged.

THE MARRETT BEQUEST.

I am informed that the fund given to the State by Philip Marrett for the benefit of idiots, imbeciles, and feeble-minded persons, has never been formally accepted by the General Assembly, but that, owing to a misapprehension of the nature of the trust and the rights of the State under the will, the General Assembly of 1893 rejected a resolution directing the Treas-

urer to accept this fund. The Supreme Court has since decided that the whole beneficial interest in this bequest would have become vested in the State, had the State not refused to accept it in 1893. Upon learning of this decision the Treasurer brought an action against the trustee under the will, claiming, among other things, that the action of the General Assembly of 1893 did not constitute a refusal of the fund. Should the court decide this case in favor of the State, it will be your duty to act without delay, if any legislative action be necessary to insure the rights of the State.

STATE BOARD OF HEALTH.

The general health of the State during the past two years has been fully up to the average standard, if measured by the mortality.

While dangerous and contagious diseases in unusual frequency have appeared in many of the towns and cities, the vigilance of the health officers, and their prompt action, has prevented an epidemic. The public is growing more tolerant of the methods of health officials and co-operating with them in their efforts to stay the ravages of the contagious maladies. Nothing is better understood than that the prevention of the spread of contagious disease depends upon isolation, and no public want is more apparent than suitable places in most of our towns for this purpose. The secretary of the State Board of Health recommends legislation so as to bring into greater uniformity the methods of sanitary administration throughout the State. To accomplish this it is desirable that, 1st. The tenure of office of city and borough health officers be extended to four years. 2d. To require annual and stated reports from health officers of cities and boroughs to the State Board of Health.

The report of the State Board of Health is full of valuable vital statistics and much general information concerning the work of the board, affecting every person in the State. The board has drawn from the treasury of the State, annually, five

thousand dollars, and for investigating the natural waters of the State, a further sum of twenty-four hundred dollars.

The question of the disposal of the sewage of the larger towns and cities is being forced upon the attention of many communities in the State, and the present indications point to a time not far distant when these towns will be compelled to cease discharging their sewage into the streams, and thereby contaminating the waters below and possibly carrying disease and death to the people.

I commend to your consideration this important subject, and advise that a thorough investigation be instituted by competent expert State authority for the enlightenment and instruction of towns and municipalities, which see clearly the approaching necessity of action, but are at a loss to decide on any plan which will meet the difficulty.

CONNECTICUT NATIONAL GUARD.

The Connecticut National Guard, under the command of Brigadier-General George Haven, consists of two hundred and five (205) commissioned officers and twenty-six hundred and seventy-eight enlisted men (2,678).

The strength of the Governor's Guard is twenty-five (25) commissioned officers and three hundred and seventy-three (373) enlisted men.

The expenses of the Connecticut National Guard for the fiscal year ending September 30, 1896, are as follows:

Adjutant-General, for printing and office expenses,	\$1,855.71
Quartermaster-General's expenses,	68,733.10
Paymaster-General,	44,796.96
Commissary-General,	13,566.44
Comptroller, for officers' salaries and pay of clerks,	11,895.15
Total expenses,	\$140,847 36
Expense of the Governor's Guard,	14,370.81
The enrollment numbers,	108,389
The number liable for military duty in case of war,	105,636
Total number liable to commutation tax,	81,884
Amount of tax collectible,	\$147,392

The Naval Battalion is an organization of three divisions with a commanding officer and staff, with seventeen (17) commissioned officers and one hundred and forty-nine (149) enlisted men.

The only changes during the year have been the disbanding of the Second Separate Company, and a Naval Battalion has been organized by the addition of one division in Hartford and an engineer division at New Haven. The General Assembly of 1895 appropriated \$10,000 to be used in making much-needed repairs of armories. A part of the appropriation has already been expended.

The greatest need of the guard at present is new arms. The old Peabody rifles ought to be discarded. A bill is now pending before Congress which, if passed, will furnish the states with the Springfield rifles, and it is hoped this will be accomplished before the Guard is again called to camp.

The successful encampment at Niantic last summer was the subject of much praise and approval, not only by competent military authorities of the State, but by United States military officers detailed to instruct in guard duty. The Commanding General of the United States Army visited the camp and expressed himself as very much gratified with the appearance of the troops.

The Connecticut Brigade is in good condition and no doubt could be depended upon to promptly respond to any emergency demanding military force. The expense to the State is considerable, but it is shown that the commutation tax is sufficient to cover the present outlay.

The Soldiers' Home at Noroton is managed by the Soldiers' Hospital Board, and the institution ranks among the first of State Soldiers' Homes in the country.

Number of soldiers on the roll November 30, 1896, was,	454
Number in the Connecticut Hospital for Insane,	27
The State has paid to the Soldiers' Hospital Board,	\$60,000.00
For building,	14,700.00
Total expenses,	\$74,700.00

LABOR BUREAU.

The report of the Commissioner of the Bureau of Labor Statistics is largely devoted to the subject of taxation, and irregular methods in valuations of property which prevail in the different towns of the State. The report is accompanied by a graduated scale, showing the per cent. assessed of full value at a glance. In view of present interest in the State in questions of taxation and finance, this report is opportune and will be found useful.

THE TENNESSEE CENTENNIAL AND INTERNATIONAL EXPOSITION.

In common with other states, Connecticut has been invited by the State of Tennessee to participate in celebrating the one hundredth anniversary of her admission into the Union, the event to take the form of a Centennial and International Exposition, to be held at Nashville for six months, opening May 1, 1897. Preparations are being made upon such a scale as to indicate that it will be an attractive and meritorious enterprise, and aside from the material advantage it offers for the exhibition of Connecticut products, it seems proper that we should unite with sister states in an exhibition of cordial interstate fellowship upon an occasion of this character. I therefore recommend that the subject be duly considered, suggesting that such appropriation be made as will enable the State to be creditably represented there, and that the appointment of a commission be authorized as its official representatives.

FISHERIES AND GAME.

The duties imposed by the law upon the Commissioners of Fisheries and Game are, "The supervision of hatcheries and retaining ponds, the introduction and distribution of such food fish and game as are adapted to the waters or lands of this State, and the enforcement of all laws relating to fish and game."

To carry on the work under the law for two years, the last Legislature appropriated for the propagation and distribution

of trout, \$5,000; for shad and retaining ponds, \$5,000; extraordinary expenses, \$2,000; compensation and expenses of commissioners, \$3,000; clerical assistance, \$400.

The commissioners, by law, are allowed three dollars per day and expenses, but are limited to a total sum each of five hundred dollars per annum.

I commend to your attention the valuable report of the Commissioners. The State owns but one hatchery, and it is located in Shelton, and fitted for shad hatching only.

The State has paid out to this department since it was instituted more than one hundred thousand dollars, and it is a proper inquiry — what has been the benefit received?

Are our rivers teeming with the luscious shad? and our clear, cool brooks with the beautiful and gamy trout?

The existing facts are that the shad are year by year becoming extinct, and the trout in the streams showing no great increase in numbers or size. As no appropriation was made for protection of game, nothing has been accomplished in this line.

It is my judgment that intelligent and liberal propagation of trout could fill all our streams with that fish so abundantly that it would no longer be a rare food upon the tables of the people, and I commend to your attention what the commissioners say on this subject in their very interesting report. The report shows that the State has now entered upon what appears to be an intelligent and promising system of shad propagation, by hatching and retaining in ponds until the fish are large enough to protect themselves. Nine millions of young shad were released last October from retaining ponds into the Connecticut River. The young fish were from three to five inches in length, and the Commissioners fully believe that a good proportion of these will return in due time. Trout should not be put into streams and brooks until of sufficient size to protect themselves from destruction by larger fish.

I recommend that the open season for trout fishing be from May first to August first, instead as at present, from April first to July first.

SHELL-FISH COMMISSION.

The financial statement for two years shows that the State received in 1895:

For taxes, boat licenses, and deeds for new oyster ground,	\$6,852.75
In 1896,	10,136.25
Total amount for two years,	\$16,989.00
Amount paid by the State for two years for oyster police and inspection, and commission salaries and other expenses, 1895,	\$5,845.21
In 1896,	8,320.86
	\$14,166.07
Receipts by the State in excess of disbursements,	\$2,812.93

CONCLUSION.

You have, no doubt, observed by the partial exhibit of some of the departments and interests of the State government, which I have imperfectly brought to your notice, that much patient, faithful labor will be demanded of you, and I hope at the close of a harmonious session, made as brief as careful work will permit, you will have conferred, with the help of God, lasting benefit upon the people of our Commonwealth.

LORRIN A. COOKE.

STATEMENT OF VOTE,

NOVEMBER ELECTION,

1896.

TABULATED FROM RETURNS IN THE OFFICE OF THE
SECRETARY.



HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1896.

HARTFORD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole number not checked.	No. of envelopes found in the box for reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected because envelope was not endorsed by booth-tenders.	Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.		Remarks.
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.		Gen.	Rep.	Gen.	Rep.	
Hartford,.....	16,043	14,221	1,822	14,221	*	*	64	90	10	12	1	...	47	41	4	2	2	5	3	
Avon,.....	310	258	52	258	258	248	2	...	1	...	...	...	...	...	...	...	1	...	1	
Berlin,.....	738	673	65	673	673	646	4	2	6	...	1	1	...	...	...	...	...	...	...
Bloomfield,....	338	314	24	314	312	306	...	...	2	3	...	...	...	...	...	...	...	...	...
Bristol,.....	2,176	1,914	262	1,916	1,902	1,874	12	5	2	1	...	...	...	...	...	...	1	...	...
Burlington,....	252	228	24	252	225	216	...	...	...	...	...	...	...	...	...	...	...	...	...
Canton,.....	639	583	56	583	578	560	5	5	1	...	...	...	...	...	...	...	...	...	...
East Granby,...	199	177	22	177	181	169	4	2	...	1	...	...	...	...	...	...	...	...	...
East Hartford,...	1,386	1,166	220	1,166	1,166	1,147	1	7	5	4	...	...	...	...	...	...	...	...	...
East Windsor,...	753	*	*	670	671	672	5	6	...	1	...	...	...	...	...	...	...	...	...
Enfield,.....	1,513	1,405	108	1,405	1,424	*	12	12	3	5	...	...	...	...	...	...	2	7	1	
Farmington,...	807	736	71	736	732	710	2	2	...	...	...	...	...	...	...	...	1	...	1	
Glastonbury,...	957	836	121	836	835	788	4	...	1	3	...	...	...	...	...	...	...	...	...
Granby,.....	369	335	34	335	333	335	2	2	...	...	...	...	...	...	...	...	...	...	...
Harland,.....	140	129	11	129	127	127	2	2	...	...	...	...	...	...	...	...	...	...	...
Manchester,....	1,946	1,752	194	1,752	1,749	1,714	4	7	1	2	...	...	...	2	2	...	...	...	...
Marlborough,...	86	79	7	79	79	77	...	1	1	1	...	...	...	...	...	...	...	...	...
New Britain,...	5,425	4,976	449	4,976	4,987	4,816	6	7	7	2	...	...	25	25	...	...	...	...	...
Newington,....	235	221	14	221	215	216	4	4	1	1	...	...	...	...	...	...	...	...	...
Plainville,....	528	485	43	485	484	458	...	...	...	...	...	...	...	...	...	...	...	...	...
Rocky Hill,....	278	247	31	247	241	237	...	...	1	1	...	...	...	...	...	...	...	...	...
Simsbury,.....	513	459	54	459	459	450	1	5	...	...	...	...	...	...	...	...	...	...	...
Southington,...	1,471	1,309	162	1,309	1,305	1,273	1	5	...	...	...	...	4	4	...	...	2	1	...	Mutilated.
South Windsor,...	464	406	58	406	405	392	5	4	2	...	...	...	...	...	3	...	...	...	...
Suffield,.....	882	758	124	758	763	766	2	2	4	1	1	1	...	...	...	...	...	...	...
West Hartford,...	550	446	104	446	445	431	...	...	...	...	...	...	...	...	...	...	...	...	...
Wethersfield,...	487	424	63	424	421	418	1	5	...	...	...	...	2	2	...	...	...	...	...
Windsor,.....	866	784	82	784	779	771	1	7	...	...	...	...	1	1	...	...	...	...	...
Windsor Locks,...	674	625	49	625	625	614	3	5	1	...	1	1	...	...	...	...	...	...	...
	41,025	35,946	4,326	36,642	22,374	20,431	147	192	49	38	4	3	79	76	4	5	2	12	15	

* Not returned.

NEW HAVEN COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole No. not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected as unofficial.		Remarks.
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	
New Haven,	24,469	22,708	1,761	23,686	*19,596	*19,361	92	107	40	25	2	2	11	11	11	1	1	3	{*Fourth Ward not reported.
Waterbury,	8,919	8,173	746	8,223	8,178	†	56	. . . .	8	. . . .	. . . .	. . . .	1	. . . .	. . . .	. . . .	. . . .	9
Ansonia,	2,600	2,487	173	2,487	2,484	†	17	7	1	2	. . . .	. . . .	4	. . . .	. . . .	4	. . . .	4
Beacon Falls,	90	89	1	89	89	86	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Bethany,	153	137	16	137	137	133	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Branford,	1,188	1,041	147	1,041	1,028	1,007	3	2	2	2	1	1	1	1	1	. . . .	. . . .	. . . .
Cheshire,	502	440	62	440	442	438	3	3	3	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	3
Derby,	1,659	1,474	185	1,474	1,464	1,448	10	12	. . . .	1	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	3
East Haven,	286	268	18	268	268	268	2	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Guilford,	806	694	112	694	680	686	. . . .	3	. . . .	. . . .	1	1	3	2	3	. . . .	. . . .	1
Hamden,	964	784	180	783	774	746	4	2	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	1
Madison,	392	306	88	306	305	295	2	2	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Meriden,	6,408	5,930	478	4,798	4,798	4,751	14	20	4	4	. . . .	. . . .	. . . .	8	8	. . . .	848	2
Middlebury,	162	149	13	149	151	146	4	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Milford,	1,069	944	125	944	944	879	. . . .	5	3	3	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Naugatuck,	2,139	1,967	172	1,967	1,967	1,934	11	. . . .	. . . .	. . . .	. . . .	. . . .	3	3	3	. . . .	. . . .	8
North Branford, . . .	232	191	41	191	188	185	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
North Haven,	467	425	42	425	425	410	2	3	1	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Orange,	1,416	1,276	140	1,276	†	†	38	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Oxford,	234	206	28	206	206	193	1	2	1	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Prospect,	113	96	17	96	96	90	. . . .	4	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Seymour,	859	784	75	784	784	757	8	3	2	3	1	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Southbury,	334	292	42	292	284	288	2	4	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
Wallingford,	1,961	1,736	225	1,734	1,727	1,697	1	. . . .	. . . .	. . . .	1	. . . .	2	2	2	. . . .	. . . .	1
Wolcott,	137	125	12	125	121	123	. . . .	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	1	
Woodbridge,	205	170	35	170	169	152	3	2	1	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	2	. . . .	. . . .
	57,764	52,892	4,934	51,785	47,305	36,073	273	182	67	43	7	7	33	30	28	7	851	38	16

† Not returned.

NEW LONDON COUNTY.

4	TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole No. not checked.	No. of envelopes found in the box for reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected because not endorsed by booth-tenders.	Number of ballots rejected as unofficial.		Remarks.
						Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.		Gen.	Rep.	
	New London,...	3,464	2,989	475	2,989	2,989	2,989	6	16	1	2								
	Norwich,	5,545	4,909	636	4,909	4,898	4,709	16	21	11	6	1	1	2	2		2	4	
	Bozrah,	224	204	20	204	201	202			1	1					2		2	
	Colchester,	620	514	106	514	512	496	2			3								
	East Lyme,	499	460	39	460	458	438	2									2		
	Franklin,	148	129	19	129	129	125	4	2										
	Griswold,	725	631	94	631	621	607	3	5										
	Groton,	1,541	1,221	320	1,221	1,221	1,221	1	1	3	2		2						
	Lebanon,	413	342	71	342	340	291	2	2								1	2	
	Ledyard,	314	254	60	254	251	252	1	2								1		
	Lisbon,	137	132	5	132	126	130	2	2										
	Lyme,	239	218	21	218	214	211			2	1							1	
	Montville,	645	604	41	604	592	588	1	4		2								
	No. Stonington, ..	387	349	38	349	348	314	4		1	3	1	1	1	1				
	Old Lyme,	333	280	53	280	266	270		2		2								
	Preston,	759	674	85	674	667	669	3	4										
	Salem,	133	120	13	120	119	115												
	Sprague,	223	192	31	192	182	180	2	5										
	Stonington,	1,962	1,631	331	1,628	1,627	1,601	3	4	4	3								
	Voluntown,	232	222	10	222	222	213	9		2									
	Waterford,	722	595	127	597	573	580			3	2								
		19,265	16,670	2,595	16,669	16,556	16,201	61	70	28	28	3	2	5	3	2		8	9

FAIRFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole No. not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected because not endorsed by booth-tenders.	Number of ballots rejected as unofficial.		Remarks.
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.				
Bridgeport,	14,181	12,602	1,479	12,610	12,600	12,519	49	55	23	7	2	2	11	11	3	.....	.....
Danbury,	5,120	4,646	474	4,646	4,618	4,608	6	17	3	3	.....	.....	3	.....	3	.....	16	15
Bethel,	899	829	70	829	823	811	2	.....	1	1	.....	.....	1	1	1	.....	.....	1
Brookfield,	263	242	21	242	242	232	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	4	2
Darien,	563	504	59	504	490	479	3	5	1	.....	.....	.....	.....	.....	1	.....	9	5
Easton,	257	226	31	226	227	220	4	7	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fairfield,	1,050	900	150	900	896	902	.....	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Greenwich,	2,442	2,186	256	2,186	2,184	2,158	8	.....	4	.....	.....	.....	.....	.....	.....	.....	.....	.....
Huntington,	1,168	1,047	121	1,047	1,047	1,010	1	5	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
Monroe,	289	241	48	241	241	212	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
New Canaan,	704	630	74	630	620	613	.....	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Fairfield,	172	165	7	165	166	159	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	3
Newtown,	1,044	912	132	912	910	910	1	.....	2	2	2	2	.....	.....	1	2	1	1
Norwalk,	5,035	4,077	958	4,084	4,082	4,082	11	5	4	1	1	1	3	3	3	.....	3	4
Redding,	368	338	30	338	335	332	1	1	.....	2	.....	.....	1	1	1	.....	.....	.....
Ridgefield,	638	564	74	564	564	562	2	4	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sherman,	180	167	13	167	164	165	.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stamford,	4,305	3,695	610	3,696	3,695	3,693	94	75	11	11	.....	.....	.....	.....	.....	.....	.....	.....
Stratford,	782	682	100	682	682	682	1	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
Trumbull,	372	330	42	330	328	322	4	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Weston,	235	207	28	207	207	201	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
Westport,	942	794	148	794	*	*	.....	4	.....	2	.....	1	.....	.....	.....	.....	.....	1
Wilton,	460	392	68	392	378	382	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
	41,469	36,376	4,993	36,392	35,499	35,254	190	193	57	30	5	6	19	16	11	2	2	34

* Not returned.

WINDHAM COUNTY.

6	TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole number not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.				Number of ballots not counted for being double.				Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected because envelope was not endorsed by booth-tenders.	Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	Remarks.
						Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.		Gen.	Rep.		
	Windham,.....	2,053	1,778	275	1,777	1,771	1,776	1	2	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	2	
	Putnam,.....	1,174	1,055	119	1,055	1,053	1,018	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....
	Ashford,.....	245	211	34	211	206	203	5	5	3	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Brooklyn,.....	369	346	23	346	341	330	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7	
	Canterbury,.....	270	251	19	251	249	241	2	2	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Chaplin,.....	133	128	5	128	127	128	4	2	.....	.....	.....	.....	.....	.....	1	1	.....	.....	.....	.....	.....	.....
	Eastford,.....	180	155	25	155	155	147	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Hampton,.....	173	157	16	157	152	152	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Killingly,.....	1,410	1,169	241	1,170	1,164	1,135	4	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	
	Plainfield,.....	835	733	102	733	732	725	.....	.....	5	7	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Pomfret,.....	351	307	44	307	303	261	1	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Scotland,.....	143	139	4	139	139	133	2	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Sterling,.....	301	263	38	263	255	253	1	1	3	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Thompson,.....	718	617	101	617	*	.....	3	3	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	
	Woodstock,.....	523	415	108	415	414	384	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
		8,878	7,724	1,154	7,724	7,061	6,886	21	19	14	17	.....	.....	1	1	1	.....	.....	.....	.....	.....	.....	5	9

* Not returned.

LITCHFIELD COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole number not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	Remarks.
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.		
Litchfield,	823	719	104	719	714	704	5	8	1	1	1	1	1	1	1	1	1	1		
Winchester,	1,749	1,571	178	1,570	1,562	1,522	1	5	4	1	1	1	1	1	1	1	1	1		
New Milford,	1,234	1,125	109	1,125	1,134	1,098	3	3	1	1	1	1	1	1	1	1	1	1		
Barkhamsted,	267	250	17	250	250	249	1	1	1	1	1	1	1	1	1	1	1	1		
Bethlehem,	157	148	9	148	146	148	1	1	1	1	1	1	1	1	1	1	1	1		
Bridgewater,	174	154	20	154	154	143	2	1	1	1	1	1	1	1	1	1	1	1		
Canaan,	236	216	20	216	216	208	2	1	1	1	1	1	1	1	1	1	1	1		
Colebrook,	200	185	15	185	186	185	2	1	1	1	1	1	1	1	1	1	1	1		
Cornwall,	309	298	11	298	292	285	1	4	1	1	1	1	1	1	1	1	1	1		
Goshen,	213	189	24	189	192	187	7	6	1	1	1	1	1	1	1	1	1	1		
Harwinton,	265	228	37	228	228	228	1	1	1	1	1	1	1	1	1	1	1	1		
Kent,	307	269	38	269	264	254	1	1	1	1	1	1	1	1	1	1	1	1		
Morris,	156	140	16	140	140	138	3	1	1	1	1	1	1	1	1	1	1	1		
New Hartford,	614	562	52	562	558	558	2	1	1	1	1	1	1	1	1	1	1	1		
Norfolk,	379	343	36	343	339	337	1	1	1	1	1	1	1	1	1	1	1	1		
North Canaan,	479	439	40	439	439	439	2	2	1	1	1	1	1	1	1	1	1	1		
Plymouth,	576	496	80	496	496	476	7	2	1	1	1	1	1	1	1	1	1	1		
Roxbury,	231	215	16	215	213	200	4	4	2	2	2	2	2	2	2	2	2	2		
Salisbury,	782	709	73	709	705	705	2	2	1	1	1	1	1	1	1	1	1	1		
Sharon,	602	526	76	526	528	528	2	1	1	1	1	1	1	1	1	1	1	1		
Thomaston,	727	654	73	654	648	628	4	4	1	1	1	1	1	1	1	1	1	1		
Torrington,	2,046	1,859	187	1,859	1,814	1,814	3	7	10	5	5	5	5	5	5	5	5	5		
Warren,	117	98	19	98	98	97	2	1	1	1	1	1	1	1	1	1	1	1		
Washington,	443	412	31	412	407	407	4	1	1	1	1	1	1	1	1	1	1	1		
Watertown,	631	534	87	534	549	507	32	1	1	1	1	1	1	1	1	1	1	1		
Woodbury,	508	434	74	434	433	415	5	1	3	1	1	1	1	1	1	1	1	1		
TOTAL	14,215	12,773	1,442	12,772	12,739	11,525	92	48	27	23	2	2	5	5	5	5	3	3	4	3

* Not returned.

MIDDLESEX COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole number not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of ballots rejected because envelope was marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected because envelope was not endorsed by booth-tenders.	Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	Remarks.
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.		Gen.	Rep.		
Middletown,	3,598	3,050	548	3,050	3,048	3,048	6	9	3	2	2	..	1	1	1	1	..	..	..	..
Haddam,	567	501	66	501	498	501	..	..	3	3	3	..	..	..	..	..	..	..	..	..
Chatham,	566	520	46	520	516	513	..	..	3	3	3	..	..	..	..	..	..	..	..	2	
Chester,	342	304	38	304	298	284	..	..	1	..	..	..	..	..	..	..	..	..	5	..	
Clinton,	378	318	60	318	317	297	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cromwell,	508	456	52	456	454	443	3	2	1	..	..	..	..	..	..	..	..	..	..	..
Durham,	242	218	24	218	212	210	..	3	2	1	1	1	..	..	..	..	..	..	1	1	
East Haddam, . . .	642	535	107	524	524	510	4	4	7	5	..	..	..	..	..	..	1	..	..	..
Essex,	698	621	77	698	599	566	1	1	..	2	..	..	..	..	..	1	1	..	..	..
Killingworth, . . .	153	137	16	137	136	128	2	2	1	1	..	..	..	..	..	..	..	..	..	..
Middlefield,	206	182	24	182	182	180	2	4	..	..	..	..	..	..	..	..	..	..	..	..
Old Saybrook, . . .	329	278	51	278	267	269	2	4	1	..	..	..	..	..	..	..	..	..	..	..
Portland,	953	782	171	782	781	771	1	1	..	..	..	..	2	2	2	..	..	..	1	..	
Saybrook,	410	360	50	360	360	341	..	2	..	..	..	..	..	..	..	..	..	..	1	1	
Westbrook,	237	214	23	214	212	212	8	3	..	..	..	..	..	..	..	..	..	..	..	..
	9,829	8,476	1,353	8,542	8,404	8,273	24	35	22	17	1	1	3	3	3	3	1	1	8	4	

TOLLAND COUNTY.

TOWNS.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole number not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.		Number of ballots rejected because not endorsed by booth-tenders.	Number of ballots rejected as unofficial.			Remarks.
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.		Gen.	Rep.	Gen.	
Tolland,	290	268	22	268	264	259	...	3	1	1	...	...	...	1	...	...	1	1	
Andover,	101	96	5	96	96	92	...	...	...	...	...	...	...	...	...	...	...	...
Bolton,	118	109	9	109	109	107	...	...	...	...	...	...	...	...	...	...	...	...
Columbia,	188	173	15	173	169	167	...	...	...	...	...	...	...	...	...	...	...	...
Coventry,	458	402	56	402	402	386	2	...	...	...	...	...	...	...	...	...	...	1	
Ellington,	417	355	62	355	348	363	5	18	...	...	...	...	...	...	...	...	...	...
Hebron,	245	217	28	217	216	212	...	...	1	...	...	...	...	...	...	...	1	...	
Mansfield,	492	412	80	412	405	402	1	...	...	...	...	...	...	...	...	...	...	...
Somers,	347	285	62	285	284	285	4	4	...	...	...	...	...	...	...	...	...	...
Stafford,	*	867*	...	867*	*	...	...	...	...	...	...	...	1	1	...	...	6	...	
Union,	124	105	19	105	97	102	1	1	1	1	...	...	...	...	...	...	1	1	
Vernon,	2,006	1,703	303	1,703	1,703	1,595	9	14	3	5	...	...	...	...	...	...	...	...
Willington,	250	212	38	212	211	200	3	2	...	...	...	...	...	...	...	...	...	2	
	5,036	5,204	699	5,204	4,304	4,170	31	48	8	9	1	...	1	1	...	...	9	5	

* Not returned.

SUMMARY.*

COUNTIES.

COUNTIES.	Whole No. of names on registry list.	Whole No. checked as having voted.	Whole number not checked.	No. of envelopes found in the box for general reception of votes.	Number of ballots found in such box.		Number of ballots not counted for being double.		Number of ballots rejected because marked.		Number of unsealed envelopes.		Number of ballots rejected because envelope was unsealed.	Number of ballots rejected because envelope was not endorsed by booth-tenders.	Number of ballots rejected as unofficial.		Number of ballots rejected for other causes.	Remarks.		
					Gen.	Rep.	Gen.	Rep.	Gen.	Rep.	Gen.	Rep.			Gen.	Rep.				
Hartford, ...	41,025	35,946	4,326	36,642	22,374	20,431	147	192	49	38	4	3	79	76	75	4	5	2	15	
New Haven,	57,764	52,892	4,934	51,785	47,305	36,073	273	182	67	43	7	7	33	30	28	3	7	851	16	
New London	19,265	16,670	2,595	16,669	16,556	16,201	61	70	28	28	3	2	5	3	3	2	...	...	8
Fairfield, ...	41,469	36,376	4,993	36,392	35,499	35,254	190	193	57	30	5	6	19	16	11	2	2	2	40	
Windham, ...	8,878	7,724	1,154	7,724	7,061	6,886	21	19	14	17	...	...	1	1	1	...	...	...	9
Litchfield, ...	14,215	12,773	1,442	12,772	12,739	11,525	92	48	27	23	2	2	5	5	3	...	3	...	4	
Middlesex, ...	9,829	8,476	1,353	8,542	8,404	8,273	24	35	22	17	1	1	3	3	3	...	1	1	8	
Tolland, ...	5,036	5,204	699	5,204	4,304	4,170	31	48	8	9	1	...	1	1	1	...	...	...	9
	197,481	176,061	21,496	175,730	154,242	138,813	839	787	272	205	23	21	146	135	125	11	18	856	124	95

* The figures in the Summary are subject to omissions in the previous tables.

State of Connecticut

REPORT
OF THE
TREASURER

TO

His Excellency the Governor

NOVEMBER 2, 1896

FOR THE

FISCAL YEAR ENDING SEPTEMBER 30, 1896

HARTFORD, CONN.

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY

1896

State of Connecticut.

TREASURER'S REPORT.

STATE OF CONNECTICUT,
TREASURER'S OFFICE,
HARTFORD, Nov. 2, 1896.

To His Excellency

O. VINCENT COFFIN,
Governor :

SIR,—As required by law, I have the honor to submit herewith a report of the financial transactions of the State, as shown by the records of this department, for the fiscal year ending September 30, 1896.

CIVIL LIST ACCOUNT.

Balance of cash on hand, October 1, 1895, . . .	\$518,754.49
Revenue receipts from all sources during the year, . .	2,117,819.27
	<hr/>
	\$2,636,573 76

Specific receipts were as follows :

Commissioners of Pharmacy,	\$1,973.25
Commissioners of Shell Fisheries,	10,136.25
Railroad Commissioners, salaries, etc., of,	11,284.53
Bank Commissioners, salaries, etc., of,	6,229.74
Tax on telegraph and telephone companies,	10,533.91
Military commutation tax,	147,016.60
Avails of courts and bonds,	20,573.05
Tax on savings banks,	340,404.81
Tax on mutual insurance companies,	273,049.09
Tax on non-resident stock,	102,640.87
Corporate franchise tax,	1,500.00
Fees, from Executive Secretary,	535.50
Fees, from Secretary of the State,	2,147.35
Miscellaneous,	5,543.86
National aid to State homes,	33,972.86
Tax on express companies,	9,722.50

TREASURER'S REPORT, 1896.

Tax on Consolidated Rolling Stock Co.,	\$117.48
Tax on Greenwich Loan, Trust, and Deposit Co.,	500.00
Tax on Meriden Trust and Safe Deposit Co.,	250.00
Tax on railroads, steam,	756,066.13
Tax on railroads, street,	106,373.12
Commissioner of Insurance,	68,344.79
Tax on investments,	48,576.77
Tax on investment companies,	26.00
Collateral inheritance tax,	135,836.50
Interest,	24,474.31
Total,	<u>\$2,117,819.27</u>

Payments were as follows:

Civil list orders,	\$1,889,494.39
Registered orders,	348,918.51
Interest on State bonds,	104,700.00
Interest on Agricultural College Fund in treasury,	225.76
Interest on Town Deposit Fund in treasury,	311.42
Interest on principal of School Fund in treasury,	401.43
Interest on interest of School Fund in treasury,	1,788.40
Total,	<u>\$2,345,839.91</u>
Balance in treasury to the credit of civil list, October 1, 1896,	290,733.85
	<u>\$2,636,573.76</u>

GENERAL AND SPECIAL ACCOUNTS.

Balance to credit of all accounts, October 1, 1895,	\$779,980.20
Receipts from all sources for fiscal year ending September 30, 1896,	2,482,157.87
Total,	<u>\$3,262,138.07</u>
Deduct payments for all purposes,	2,781,570.32
Balance to the credit of all accounts, October 1, 1896,	<u>\$480,567.75</u>

STATE DEBT.

The funded debt of the State, September 30, 1896, was,	\$3,240,200.00
Less cash in the treasury to credit of civil list funds,	290,733.85
Total State debt less civil list funds,	<u>\$2,949,466.15</u>

SUNDRY MATTERS.

AGRICULTURAL COLLEGE FUND.

The injunction restraining me from paying the amounts annually received from the United States for educational purposes and the interest of the Agricultural College Fund, to Storrs Agricultural College, mentioned in former reports, has been withdrawn and the questions arising therefrom have been decided by the Commissioners. The result was that the State was compelled to pay the enormous sum of one hundred and fifty-four thousand six hundred and four dollars and forty-five cents (\$154,604.45), as damages to Yale University and costs and expenses, amounting to nearly, if not quite, ten thousand dollars (\$10,000) more, beside indirect sums not ascertainable.

TAXES ON NON RESIDENT STOCK.

Suits brought by the last Treasurer to collect certain amounts claimed as due the State by reason of undervaluations of the stock of several corporations in 1891 and 1892, or during the so-called deadlock, have been reported as in the courts for several years past. One of these suits has been decided against the State, and as all are on the same footing I have decided to withdraw the others. Some companies paid the sums assessed against them under protest, but without suit, and I recommend that legislation for the repayment of such sums be enacted at an early day by the General Assembly, as a matter of justice.

TAXATION OF STREET RAILWAYS.

As will be seen by examination of the sheet accompanying this report, giving the receipts of revenue from various sources for ten years past, street railways have been making the largest increase each year. In the last General Assembly a bill was introduced intended to divert this large and rapidly increasing tax from the treasury of the State to the various towns where such railways are. Already indications point surely to a renewal of the efforts in this direction, in disregard of the fact that the yearly balances for four years past show a decrease of nearly six hundred and thirty-four thousand dollars. Other sources of revenue must be found before it will be good policy

to take from the income of the State any portion of the present receipts. Considering the complications involved in local taxation of either street or steam railways, and the present condition of the State treasury, I am not in favor of such a change as has been proposed.

LAWS RELATING TO SPECIFIC APPROPRIATIONS.

The repeal of some of the laws relating to specific appropriations, while others were continued in force, makes a very unsatisfactory condition. It would seem better to enact or repeal several sections than to continue as at present. Whether it is best to go on without specific appropriations for every purpose is an open question, and is for the General Assembly to decide. If the decision is against such appropriations then many sections of the law really amount to nothing, and should be quickly repealed.

MORE REVENUE NEEDED.

There is urgent need of more revenue for this department, and either new taxes must be laid or those already laid must be increased, or the State tax on the towns must be revived, or money must be borrowed to meet the expense of carrying on the government, or else far greater economy must be practiced. The General Assembly should be asked to initiate some policy to make the receipts greater than the expenses, and to do this immediately, in order that the expense of government may be met promptly, and that the bonds may be at least partly paid in 1903, when due, and that the credit of the State may remain second to none. A comparison of the item, "Funded Debt, less Civil List Funds in the Treasury," as shown on the sheet of Receipts of State Treasury, accompanying this report, discloses an alarming increase for the last four years. The small balance of funds on hand makes it imperative to go very carefully or payments must stop for lack of funds.

END OF FISCAL YEAR.

I desire to call attention to the very inopportune time for closing the fiscal year for this office. Owing to the law taxing notes, bonds, etc., by the State, and the fact that lists of such securities must be presented on or before September 30th in each

year, this office has an immense amount of business thrust upon it just as the fiscal year closes, and much work and heavy payments from this source are each year carried into the business of the following year. It is very difficult for me to get ready for the State Auditors in time, as well as to make this report, as required by law. It would greatly add to the convenience of this office if a change in the ending of the fiscal year to June 30th, or some other appropriate date, could be made. In making this suggestion I am following in the footsteps of a predecessor, who, in 1890, recommended this change.

CORPORATIONS WITH SPECIAL TAX PRIVILEGE.

I feel it to be my duty to call attention to the loss sustained by the State and by various towns, caused by giving charters to corporations with a clause in such charters providing for some special rate or method of taxation. One or more of these charters allows non-resident stockholders to hold shares of stock free from State or local taxation. Several of them are in such terms that the corporations organized under them are not bearing their equitable burdens of State or local taxation, thereby inflicting a wrong on all taxpayers who are without such special privileges. I think this matter worthy of a constitutional amendment, remedying past and prohibiting future abuses in this line.

STATE BOARD OF EQUALIZATION.

The State Board of Equalization has made an attempt during the two years past to equalize valuations in the various towns in the State in order that when taxes for State or county purposes are laid the amounts collected will be just and fair. Last year the grand list of the State was increased over thirty million dollars, owing in part, at least, to such action, and a further increase this year is almost certain, showing that a continuance of such work by the Treasurer and Comptroller will result in a more equitable assessment of property than has been the rule for years past.

OTHER MATTERS.

The amount of interest received by this office has been lessened by drawing money for some of the departments a considerable time in advance of its use. In several instances large

sums have been thus drawn, and in other instances money has not been promptly paid to this office.

The law passed by the last General Assembly, requiring duplicate vouchers for all payments, is cumbersome, and the end supposed to be desired can be reached more easily in other ways. I recommend its repeal.

I recommend legislation authorizing covering the interest of the School Fund into the Civil List account on the first day of March each year, and paying it to the various towns by Civil List orders issued by the Comptroller.

All of which is respectfully submitted.

GEORGE W. HODGE, *Treasurer.*

STATE OF CONNECTICUT.

STATEMENT OF THE FUNDED DEBT, SEPTEMBER 30, 1896.

NOT SUBJECT TO TAXATION.

AUTHORIZING ACTS.	Principal Payable in Hartford.	Interest Payable Semi-Annually.	Amount Issued.	Amount Outstanding.
July 14 and 21, 1865,.....	October 1, 1885,.....	Interest ceased Oct. 1, 1885,.....	\$2,000,000	\$200
March 19, 1882,	January 1, 1903,.....	January and July, 3½ per cent.,...	500,000	500,000
April 4, 1883,	January 1, 1903,.....	January and July, 3½ per cent.,...	1,000,000	1,000,000
March 10, April 22 and 23, 1885,.....	October 1, 1910,.....	April and October, 3 per cent.,...	1,740,000	1,740,000
Total,.....	.....	.....	.....	\$3,240,200

GENERAL REVENUE.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1895.

HARTFORD COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
HARTFORD,.....	7,086	\$12,754.80
Avon,... ..	85	153.00
Berlin,.....	352	634.00
Bloomfield,.....	119	214.20
Bristol,.....	734	1,330.00
Burlington,.....	134	242.00
Canton,.....	317	570.60
East Granby,.....	64	116.00
East Hartford,.....	424	782.00
East Windsor,.....	258	464.40
Enfield,.....	657	1,183.00
Farmington,.....	369	664.20
Glastonbury,.....	279	502.20
Granby,.....	198	357.00
Hartland,.....	61	122.00
Manchester,.....	766	1,378.80
Marlborough,.....	26	46.80
Newington,.....	81	146.00
New Britain,.....	1,895	3,411.00
Plainville,.....	219	395.00
Rocky Hill,.....	127	229.00
Simsbury,.....	178	320.40
Southington,.....	561	1,010.00
South Windsor,.....	231	415.80
Suffield,.....	304	547.20
West Hartford,.....	133	241.40
Wethersfield,...	104	187.20
Windsor,.....	281	505.80
Windsor Locks,.....	347	624.60
Total,.....	16,290	\$29,548.40

GENERAL REVENUE.—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1895.

NEW HAVEN AND NEW LONDON COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
NEW HAVEN,.....	12,951	\$23,311.80
Ansonia,.....	1,517	2,730.60
Beacon Falls,.....	61	109.80
Branford,.....	359	646.20
Bethany,.....	67	120.60
Cheshire,.....	182	327.60
Derby,.....	638	1,148.40
East Haven,.....	65	117.00
Guilford,.....	212	382.00
Hamden,.....	320	576.00
Madison,.....	118	220.00
Meriden,.....	2,410	4,338.00
Middlebury,.....	71	127.80
Milford,.....	369	664.20
Naugatuck,.....	1,178	2,120.40
North Branford,.....	81	152.00
North Haven,.....	226	407.00
Orange,.....	519	934.20
Oxford,.....	73	131.40
Prospect,.....	42	75.60
Seymour,.....	243	437.40
Southbury,.....	126	226.80
Wallingford,.....	966	1,739.00
Waterbury,.....	3,483	6,269.40
Wolcott,.....	56	102.00
Woodbridge,.....	106	191.00
Total,.....	26,439	\$47,606.20
NEW LONDON,.....	1,227	\$2,208.60
Norwich,.....	1,832	3,298.00
Bozrah,.....	95	171.00
Colchester,.....	243	437.40
East Lyme,.....	146	262.80
Franklin,.....	69	124.20
Griswold,.....	343	617.40
Groton,.....	397	714.60
Lebanon,.....	183	330.00
Ledyard,.....	143	257.40
Lisbon,.....	47	84.60
Lyme,.....	98	176.40
Montville,.....	291	523.80
North Stonington,.....	164	295.20
Old Lyme,.....	106	190.80
Preston,.....	389	716.00
Salem,.....	60	108.00
Sprague,.....	100	180.00
Stonington,.....	578	1,040.40
Voluntown,.....	78	140.40
Waterford,.....	242	435.60
Total,.....	6,831	\$12,312.60

GENERAL REVENUE.—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1895.

FAIRFIELD AND WINDHAM COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
BRIDGEPORT,	7,224	\$13,003.20
Danbury,	1,343	2,417.40
Bethel,	397	715.00
Brookfield,	78	142.00
Darien,	203	366.00
Easton,	87	156.60
Fairfield,	351	631.80
Greenwich,	1,126	2,026.80
Huntington,	420	756.00
Monroe,	89	160.20
New Canaan,	273	492.00
New Fairfield,	60	108.00
Newtown,	286	514.80
Norwalk,	1,705	3,069.00
Redding,	104	187.20
Ridgefield,	227	414.00
Sherman,	60	108.00
Stamford,	1,488	2,678.40
Stratford,	247	444.60
Trumbull,	174	313.20
Weston,	89	162.00
Westport,	286	514.80
Wilton,	154	278.00
Total,	16,471	\$29,659.00
BROOKLYN,	136	\$244.80
Ashford,	93	168.00
Canterbury,	114	205.20
Chaplin,	58	106.00
Eastford,	69	130.00
Hampton,	82	156.00
Killingly,	516	928.80
Plainfield,	409	736.20
Pomfret,	140	252.00
Putnam,	487	876.60
Scotland,	51	94.00
Sterling,	171	308.00
Thompson,	413	743.40
Windham,	811	1,459.80
Woodstock,	223	406.00
Total,	3,773	\$6,814.80

GENERAL REVENUE.—CONTINUED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1895.

LITCHFIELD AND MIDDLESEX COUNTIES.

TOWNS.	Number of Persons.	Amount of Tax Received.
LITCHFIELD,.....	334	\$601.20
Barkhamsted,.....	108	194.40
Bethlehem,.....	36	64.80
Bridgewater,.....	79	142.20
Canaan,.....	108	194.40
Colebrook,.....	110	198.00
Cornwall,.....	149	268.20
Goshen,.....	106	192.00
Harwinton,.....	108	194.40
Kent,.....	123	221.40
Morris,.....	55	99.00
New Hartford,.....	265	477.00
New Milford,.....	376	676.80
Norfolk,.....	205	370.00
North Canaan,.....	171	307.80
Plymouth,.....	291	524.00
Roxbury,.....	110	198.00
Salisbury,.....	290	530.00
Sharon,.....	235	423.00
Thomaston,.....	345	621.00
Torrington,.....	865	1,557.00
Warren,.....	62	111.60
Washington,.....	213	383.40
Watertown,.....	213	383.40
Winchester,.....	732	1,317.60
Woodbury,.....	189	340.20
Total,.....	5,878	\$10,590.80
MIDDLETOWN,.....	921	\$1,657.80
Haddam,.....	206	370.80
Chatham,.....	208	374.40
Chester,.....	158	286.00
Clinton,.....	134	254.00
Cromwell,.....	274	493.20
Durham,.....	94	169.20
East Haddam,.....	309	556.20
Essex,.....	253	455.40
Killingworth,.....	60	110.00
Middlefield,.....	93	168.00
Old Saybrook,.....	108	196.00
Portland,.....	242	435.60
Saybrook,.....	171	307.80
Westbrook,.....	84	152.00
Total,.....	3,315	\$5,986.40

GENERAL REVENUE.—CONCLUDED.

MILITARY COMMUTATION TAX FROM TOWNS, PAYABLE
NOVEMBER 10, 1895.

TOLLAND COUNTY.

TOWNS.	Number of Persons.	Amount of Tax Received.
TOLLAND,.....	85	\$156.00
Andover,.....	45	82.00
Bolton,.....	44	80.00
Columbia,.....	83	150.00
Coventry,.....	206	370.80
Ellington,.....	144	259 20
Hebron.....	84	151.20
Mansfield,.....	220	396.00
Somers,.....	172	309.60
Stafford,....	413	766 00
Union,.....	47	85.00
Vernon,.....	837	1,506.60
Willington,.....	103	186.00
Total,.....	2,483	\$4,498.40

RECAPITULATION.

COUNTIES.	Number of Persons.	Amount of Tax Received.
Hartford,.....	16,290	\$29,548.40
New Haven,.....	26,439	47,606.20
New London,.....	6,831	12,312.60
Fairfield,.....	16,471	29,659.00
Windham,.....	3,773	6,814.80
Litchfield,.....	5,878	10,590.80
Middlesex,,.....	3,315	5,986.40
Tolland,.....	2,483	4,498.40
Total,.....	81,480	\$147,016.60

TAX ON MUTUAL FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Conn. Steam Boiler Inspection & Insurance Co.,...	Waterbury,...	\$3,425.60	\$3,425.60	\$25.69
Danbury Mu. Fire In. Co.,	Danbury,....	29,570.00	29,570.00	221.78
Farmers' " " "	Suffield,.....	10,778.85	226.85	1.77
Farmington Valley Mutual Fire Ins. Co.,.....	Farmington,.	11,797.85	5,603.85	42.02
Greenwich M. Fire In. Co.,	Greenwich,...	16,633.86	5,665.44	42.50
Hartf'd Co. " " "	Hartford,....	575,500.00	483,500.00	3,626.25
Harwinton " " "	Harwinton,...	14,055.54	197.30	1.48
Litchfield " " "	Litchfield,...	97,134.02	94,540.32	709.05
Madison " " "	Madison,....	42,023.41	8,498.41	63.74
Middlesex Mu. Assur. Co.,	Middletown,.	720,225.55	401,249.08	3,009.37
Mu. Assur. Co. of the City of Norwich,.....	Norwich,....	13,256.29	12,336.33	92.52
New London Co. Mutual Fire Insurance Co.,...	Norwich,....	121,806.46	121,806.46	913.55
Patrons M. Fire Ins. Co.,	Hartford,....	1,182.53	1,032.53	7.74
Rockville " " "	Rockville,...	20,994.49	8,033.64	60.25
State " " "	Hartford,....	81,790.36	30,786.46	230.89
Wind'm Co. " " "	Brooklyn, ..	304,553.78	47,342.38	355.07
Tolland Co. " " "	Tolland,.....	247,131.70	61,924.14	464.43
Total,.....	.....	.....	.....	\$9,868.10

TAX ON MUTUAL LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Location.	Assets.	Amount Taxed.	Tax $\frac{1}{4}$ of 1 per cent.
Ætna Life Ins. Co.,...	Hartford,	\$43,692,069.32	\$33,732,045.32	\$84,330.11
Conn. Gen. Life Ins. Co.,.....	"	2,724,167.24	1,154,227.75	2,885.57
Conn. Mutual Life Ins. Co.,.....	"	61,355,854.81	60,406,195.39	151,015.49
Phoenix Mutual Life Ins. Co.,.....	"	10,058,114.12	9,979,928.12	24,949.82
Total,.....	.....	.....	.....	\$263,180.99

TAX ON SAVINGS BANKS.

PAYABLE JANUARY 20TH AND JULY 20TH, 1896.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Berlin Savings Bank, Kensington.	\$151,134.97	\$188.94	\$188.93
Branford "	1,672.89	2.09	2.09
Bridgeport "	3,916,249.69	4,895.31	4,895.31
Bristol "	1,603,807.52	2,004.76	2,004.76
Brooklyn "	816,296.91	1,020.37	1,020.37
Burritt " New Britain	124,160.12	155.20	155.20
Canaan "	96,670.44	120.84	120.84
Chelsea " Norwich,...	5,183,780.03	6,479.73	6,479.72
Chester "	167,338.35	209.17	209.17
Citizens " Stamford,...	1,887,891.46	2,359.87	2,359.86
City " Bridgeport,.	3,373,024.17	4,216.28	4,216.28
City " Meriden,....	1,440,180.97	1,800.23	1,800.22
Colchester "	187,698.40	234.62	234.62
Collinsville Savings Society,.....	550,716.74	688.39	688.40
Conn. Savings Bank, New Haven	5,639,814.32	7,049.77	7,049.77
Deep River "	1,147,321.26	1,434.15	1,434.15
Derby " Birmingham,	2,377,449.80	2,971.81	2,971.81
Dime " Cromwell,...	80,741.90	100.93	100.92
Dime " Hartford,...	824,809.25	1,031.01	1,031.01
Dime " Norwich,...	1,748,012.31	2,185.02	2,185.01
Dime " Wallingford,	369,923.72	462.40	462.40
Dime " Waterbury,.	2,782,431.98	3,478.04	3,478.04
Essex "	514,457.82	643.07	643.07
Fairfield Co. " Norwalk,...	583,503.13	729.38	729.38
Falls Village "	533,253.13	666.57	666.56
Far. & Mech. " Middletown.	1,939,087.13	2,423.86	2,423.86
Farmington "	2,857,721.88	3,572.15	3,572.15
Freestone " Portland,...	350,981.90	438.72	438.73
Greenwich "	117,977.50	147.47	147.47
Groton " Mystic,.....	675,343.33	844.18	844.18
Guilford "	129,774.63	162.22	162.21
Jewett City "	701,818.93	877.27	877.27
Litchfield Savings Society,.....	973,315.54	1,216.64	1,216.64
Mariners' Sav. Bank, N. London,.	1,895,219.95	2,369.02	2,369.02
Mechanics " Hartford,...	3,197,471.22	3,996.84	3,996.84
Mechanics " Winsted,...	913,215.13	1,141.52	1,141.52
Mech. & Far. " Bridgeport,.	1,458,781.74	1,823.48	1,823.48
Meriden "	2,650,144.60	3,312.68	3,312.68
Middletown "	6,008,661.00	7,510.82	7,510.83
Milford "	218,282.57	272.85	272.85
Moodus "	240,303.84	300.38	300.38
National " New Haven,	1,415,363.37	1,769.20	1,769.21
Naugatuck "	655,029.35	818.79	818.79
New Canaan "	5,083.78	6.36	6.35
Amount carried forward,.....	\$62,505,918.67	\$78,132.40	\$78,132.35

TAX ON SAVINGS BANKS.—CONTINUED.

PAYABLE JANUARY 20TH AND JULY 20TH, 1896.

NAME OF BANK.	Deposits Taxed.	January Tax.	July Tax.
Amount brought forward,....	\$62,505,918.67	\$78,132.40	\$78,132.35
New Haven Savings Bank,.....	8,232,488.96	10,290.61	10,290.61
New Milford "	974,649.06	1,218.31	1,218.31
Newtown "	547,862.03	684.82	684.83
Norfolk "	102,065.80	127.59	127.58
Norwalk Savings Society,.....	2,261,512.65	2,826.89	2,826.89
Norwich "	10,577,671.10	13,222.09	13,222.09
People's Sav. Bank, Bridgeport,..	2,637,531.65	3,296.92	3,296.91
People's " Pawcatuck,..	67,150.08	83.94	83.94
People's " Rockville, ...	418,451.00	523.06	523.06
Putnam "	1,538,405.55	1,924.26	1,924.26
Ridgefield "	246,742.53	308.43	308.43
Salisbury Sav. Society, Lakeville, .	569,315.50	711.64	711.64
Savings Bank of Ansonia,.....	1,106,628.45	1,383.29	1,383.28
Savings Bank of Danbury,....	2,582,357.91	3,227.95	3,227.94
Savings Bank of New Britain,...	2,568,820.18	3,211.02	3,211.03
Savings Bank of New London,...	4,317,953.44	5,397.44	5,397.44
Savings Bank of Rockville,.....	1,386,799.89	1,733.49	1,733.50
Savings Bank of Stafford Springs,	343,600.31	429.50	429.50
Savings Bank of Tolland,.....	110,397.27	138.00	137.99
Society for Savings, Hartford,...	15,280,272.46	19,100.34	19,100.34
Southington Savings Bank,.....	899,764.22	1,124.71	1,124.70
South Norwalk "	743,145.49	928.83	928.83
Southport "	588,589.96	735.74	735.74
Stafford Sav. Bank, Stafford Sp'gs,	454,721.53	568.40	568.40
Stamford "	2,613,206.88	3,266.50	3,266.51
State " Hartford,....	3,775,640.78	4,719.55	4,719.55
Stonington "	419,842.00	524.80	524.81
Suffield "	107,165.95	133.96	133.96
Thomaston "	360,865.44	451.08	451.08
Thompson " Putnam,.....	397,418.29	496.78	496.77
Torrington "	697,294.13	871.62	871.62
Union " Danbury,....	1,090,551.93	1,363.19	1,363.19
Waterbury "	3,207,497.40	4,009.37	4,009.37
Watertown "	17,664.80	22.08	22.08
Westport "	52,435.91	65.55	65.55
West Side " Waterbury,...	27,403.32	34.25	34.25
Willimantic Savings Institute,...	509,336.00	636.67	636.67
Windh'm Co. Sav. Bank, Danielson,	421,337.97	526.67	526.67
Windsor Locks Savings Bank,...	65,736.90	82.17	82.17
Winsted Sav. Bank, W. Winsted,	1,256,056.52	1,570.07	1,570.07
Woodbury Savings Bank,.....	78,016.61	97.52	97.52
Shelton "	753.56	.94	.94
Total,.....	\$136,160,140.08	\$170,202.44	\$170,202.37

TAX ON RAILROADS, STEAM.

RAILROADS.	Location of Office.	Amount of Tax.
B. & N. Y. Air Line R. R.,	New Haven,...	\$15,774.27
Colchester Railway,	New Haven,...	250.00
Danbury & Norwalk R. R.,	New Haven,...	7,972.16
Hartford & Conn. Western R. R.,	Hartford,	6,584.94
Housatonic R. R.,	New Haven,...	23,837.06
Meriden, Waterbury & Conn. R. R. R.,...	Boston,	872.92
Naugatuck R. R.,	New Haven,...	23,757.69
New England R. R.,	Boston,	97,282.81
New Haven & Derby R. R.,	New Haven,...	13,331.59
New Haven & Northampton Co.,	New Haven,...	15,131.04
New London Northern R. R.,	New London, ..	18,399.34
New York, New Haven & Hartford R. R.,	New Haven,...	486,381.73
Nor. & Worcester R. R.,	Norwich,	40,325.75
Rockville R. R.,	Rockville,	575.88
Shepaug, Litchfield & Northern R. R.,	New Haven,...	588.00
Shore Line Railway,	New Haven,...	4,709.00
South Manchester R. R.,	So. Manchester,	291.95
Total, .....	.....	\$756,066.13

TAX ON RAILROADS, STREET.

RAILROADS.	Location of Office.	Amount of Tax.
Bridgeport Traction,.....	Bridgeport,....	\$16,714.38
Bristol & Plainville Tramway Co., ...	Bristol,	868.00
Central Railway & Electric,.....	New Britain,...	5,112.93
Danbury & Bethel Horse R. R.,.....	Danbury,.....	2,630.00
Derby Street Railway,.....	Derby,	1,842.15
E. Hartford & Glastonbury R. R.,....	Hartford,	697.18
Fair Haven & Westville R. R.,.....	New Haven,...	10,782.18
Hartford Street Railway,.....	Hartford,.....	19,579.60
Hartford, Man. & Rockville Tram. Co.,	So. Manchester,	1,021.92
Meriden Electric R. R.,	Meriden,.....	5,517.67
Middletown Street Railway,	Middletown, ...	813 51
New Haven & Centerville St. R'y, .	New Haven,...	3,223.00
New Haven Street Railway,	New Haven,...	9,325.00
New London Street Railway,.....	New London, ..	2,500.00
Norwalk Street Railway,	Norwalk,.....	1,420.00
Norwalk Tramway,.....	So. Norwalk,...	3,102.43
Norwich Street Railway,...	Norwich,	4,550.00
Rockville & Ellington Street R'y,...	Rockville,.....	404.64
Southington & Plantsville Tramway, .	Southington,...	100 14
Stamford Street Railway,.....	Stamford,.....	750.00
Waterbury Traction,.....	Waterbury,...	6,163.02
Westport & Saugatuck Street R'y,....	Westport,.....	150.00
West Shore Railway,.....	New Haven,...	385.00
Winchester Avenue R. R.,.....	West Haven,...	8,720 37
Total,		\$106,373.12

COLLATERAL INHERITANCE TAX.

NAME OF ESTATE.	Location.	Amount of Tax received.
Joseph N. Allen,.....	Enfield,.....	\$152.48
Franklin Nichols,.....	Norwich,.....	4,860.42
Samuel H. Barnes,.....	Wilton,.....	4,514.91
Charles C. Lemmon,.....	Washington,.....	519.00
Elizabeth S. Kent,.....	East Hartford,.....	470.24
Amy Bostwick,.....	New Milford,.....	49.65
Royal D. Hawley,.....	Hartford,.....	765.25
Harriet J. King,.....	Windsor,.....	23.00
Lockwood K. Ferris,.....	Norwalk,.....	56.74
Robert Douglass,.....	New London,.....	1,011.53
Ephraim W. Day,.....	Chaplin,.....	91.38
Mary A. Huntington,.....	New London,.....	112.40
Francis Risley,.....	East Hartford,.....	214.02
Cordelia M. Adams,.....	Brooklyn,.....	9.00
Abby M. Brewer,.....	Norwich,.....	491.60
John Carter,.....	West Hartford,.....	398.50
J. Alonzo Smith,.....	New London,.....	135.50
Cordelia E. Wilcox,.....	Simsbury,.....	198.00
Pamelia B. Dean,.....	Woodstock,.....	681.02
Julia Webster Twining,.....	New Haven,.....	117.10
John M. Wardwell,.....	Plymouth,.....	68.60
Ada Willey,.....	Hartford,.....	34.24
Judson Philips,.....	Woodstock,.....	27.90
Isaac Broadhead,.....	Glastonbury,.....	8.00
Henry Keney,.....	Hartford,.....	5,935.10
Thomas Cronin,.....	Middletown,.....	325.13
Mary A. Hall,.....	Wallingford,.....	16.50
Maria B. Howe,.....	Hartford,.....	3,343.35
Lydia B. Parsons,.....	East Windsor,.....	16.09
James B. Colton,.....	East Windsor,.....	311.56
James H. Woolworth,.....	Wethersfield,.....	123.06
Patrick McGraw,.....	Stamford,.....	71.25
Anna Battell,.....	Norfolk,.....	6,442.80
Adelaide F. Colton,.....	East Windsor,.....	708.20
Eliza Sears,.....	Monroe,.....	166.67
Jacob Blacklidge,.....	Stonington,.....	117.60
Georgiana Brown,.....	Stamford,.....	700.90
Lyman W. Case,.....	Winchester,.....	2,191.29
William H. Miner,.....	Groton,.....	1,803.30
Francis Ives,.....	Bridgeport,.....	1,573.52
Elizabeth Clapp,.....	Pomfret,.....	178.10
Emily T. Clapp,.....	Pomfret,.....	536.26
William W. Wells,.....	New Milford,.....	46.38
John L. Burbank,.....	Norwalk,.....	1,272.81
Daniel C. Eddie,.....	Old Lyme,.....	1,285.92
Laura Thompson,.....	New Haven,.....	68.60
Clarissa Loomis,.....	Windsor,.....	1,016.41
Hannah S. Dresser,.....	Pomfret,.....	88.82
Henry A. Whitman,.....	Hartford,.....	98.00
Mary L. Isbell,.....	New Haven,.....	116.10
Jane Mack,.....	Windsor,.....	147.00
Simon McMahon,.....	Meriden,.....	100.70
William N. Ely,.....	Old Lyme,.....	3,096.00
Mary E. Mitchell,.....	Washington,.....	44.61

Amount carried forward,..... \$46,952.51

COLLATERAL INHERITANCE TAX. — CONTINUED.

NAME OF ESTATE.	Location.	Amount of Tax received.
Amount brought forward,.....		\$46,952.51
Thomas Suffern Hamilton,.....	Pomfret,.....	245.43
Catharine Garvin,.....	Hartford,.....	118.00
Theodosia H. Booth,.....	New Milford,.....	1,000.64
Eliza A. Stedman,.....	Hartford,.....	28.00
Thomas R. Pickering,.....	Chatham,.....	667.50
Emily Hall,.....	Wallingford,.....	318.50
Mary Ann Babcock,.....	Killingly,.....	24.29
Kate M. Waterbury,.....	Stamford,.....	24.79
Harriet M. Leffingwell,.....	Killingly,.....	98.63
Lucretia Plant,.....	Guilford,.....	219.65
Lorenzo Armstrong,.....	New Haven,.....	194.60
Ephraim Stoddard,.....	Norwich,.....	128.60
Isaac C. Tate,.....	New London,.....	73.25
Burr Osborne,.....	Fairfield,.....	1,266.99
Susan C. Clark,.....	Middletown,.....	1,188.38
Henry Wright,.....	Berlin,.....	158.06
Frederick K. Fox,.....	Hartford,.....	4,875.30
Fannie Ellis,.....	Thompson,.....	71.56
Abby J. Fellows,.....	New London,.....	1,007.90
Debora A. Bouse,.....	Groton,.....	634.57
Benjamin S. Lee,.....	Ridgefield,.....	466.61
Jesse Smith,.....	Ridgefield,.....	167.97
Wyatt H. Pendleton,.....	Stonington,.....	15,801.75
Alvin Weed,.....	Stamford,.....	250.36
Harriet N. Tweedy,.....	Norwich,.....	258.67
Cordelia P. Moore,.....	Salisbury,.....	172.09
Jane Hall,.....	Hartford,.....	1,692.75
Catherine P. Dauchy,.....	New London,.....	776.00
Francis W. Lawrence,.....	New London,.....	6,046.00
Clara P. Alsop,.....	Middletown,.....	3,061.65
Michael McCann,.....	New Haven,.....	168.92
Cornelia W. Candee,.....	Stamford,.....	1,110.72
Frank A. Tryon,.....	Plainfield,.....	408.66
Daniel H. Mills,.....	Winchester,.....	16,831.10
Asabel Kellogg,.....	Winchester,.....	143.80
Lyman W. Case,.....	Winchester,.....	337.07
Horace Austin,.....	Wallingford,.....	613.00
William Hubbard,.....	Stamford,.....	21,397.76
Joseph Langdon,.....	Hartford,.....	198.00
Abigail T. Andrews,.....	Weston,.....	215.13
Roxana Sherwood,.....	Ridgefield,.....	35.84
Mary Ann Denison,.....	Redding,.....	625.71
Erwin Shelley,.....	New Haven,.....	294.41
Roxanna Farnham,.....	Old Lyme,.....	71.64
Mary A. Mesner,.....	Putnam,.....	121.16
John M. Wardwell,.....	Plymouth,.....	150.00
Laura M. Hawley,.....	Hartford,.....	913.45
Eliza G. Sheffield,.....	North Stonington,.....	223.02
Harriet M. Nye,.....	Vernon,.....	48.00
Harriet N. Tweedy,.....	Norwich,.....	145.54
Emerson A. Whiting,.....	West Hartford,.....	213.97
Elizabeth S. Hotchkiss,.....	New Haven,.....	3,473.00
Mary L. Isbell,.....	New Haven,.....	105.60
Total,.....		\$135,836 50

TAX ON NON-RESIDENT STOCK.

NAME OF CORPORATION.	Location.	Number of Shares of Stock.	Market Value of each Share.	Tax of One Per Cent.
Ætna Insurance Co.,.....	Hartford,...	15,650	\$250.00	\$39,125.00
Ætna Life Insurance Co.,.....	"	2,501	200.00	5,002.00
City Bank,	"	192	100.00	192.00
Connecticut Fire Ins. Co.,.....	"	2,865	140.00	4,011.00
Conn. General Life Ins. Co.,....	"	377	120.00	452.40
Conn. Trust & Safe Deposit Co.,..	"	274	150.00	411.00
Hartford Fire Ins. Co.,.....	"	5,668	360.00	20,404.80
Hartford Life & Ann. Ins. Co.,..	"	561	140.00	785.40
Htfd. Stm. Boiler Insp. & Ins. Co.	"	2,455	110.00	2,700.50
Hartford Trust Co.,.....	"	137	130.00	178.10
Iowa Mortgage Co.,.....	"	128	30.00	25.60
Loan & Guarantee Co. of Conn.,..	"	275	5.00	13.75
National Fire Ins. Co.,.....	"	2,596	140.00	3,634.40
National Life Association,.....	"	10	25.00	2.50
Orient Ins. Co.,.	"	2,245	55.00	1,234.75
Phoenix Ins. Co.,.....	"	7,416	180.00	13,348.80
Security Co.,	"	133	115.00	152.95
State Bank,....	"	1,256	100.00	1,256.00
Travelers Insurance Co.,.....	"	2,272	190.00	4,316.80
United States Bank,.....	Hartford,...	10	285.00	28.50
Connecticut Indemnity Ass'n,....	Waterbury,.	60	50.00	30.00
Equitable Trust Co.,.....	N. London,.	12,744	5.00	637.20
Middlesex Banking Co.,.....	Middletown,	3,707	85.00	3,150.95
Norwalk Fire Ins. Co.,.....	Norwalk,...	975	50.00	487.50
Saybrook Bank,.....	Essex,.....	35	47.00	16.45
Security Ins. Co.,.....	New Haven,	938	30.00	281.40
Stamford Trust Co.,.....	Stamford,...	210	125.00	262.50
Thompsonville Trust Co.,.....	Thomps'ille,	172	33.50	57.62
Union Bank,.....	N. London,.	331	100.00	331.00
Union Trust Co.,.....	New Haven,	110	100.00	110.00
Total,.....				\$102,640.87

AVAILS OF COURTS FROM CLERKS.

COUNTY.	Court.	Clerk.	Amount.	Total.
Hartford,.....	Hartford City,..	J. J. Quinn (Record Fees),.....	\$25.00	
New London,..	Superior,.....	John C. Averill,....	670.84	
New Haven,..	Common Pleas,	Edward A. Anketell,	91.98	\$787.82

FINES, FORFEITURES, ETC., FROM STATE'S ATTORNEYS.

COUNTY.	Name of Attorney.	Amount.	
Hartford,.....	Arthur F. Eggleston,.....	\$2,666.47	
New Haven,..	Tilton E. Doolittle,.....	894.60	
"	W. H. Williams,.....	350.00	
"	Nathaniel R. Bronson,.....	688.20	
"	John P. Kellogg,.....	2,400.46	
"	George M. Gunn,.....	2,527.06	
New London,..	Solomon Lucas,.....	562.54	
"	H. A. Hull,.....	1,402.28	
Fairfield,.....	Est. Wm. B. Glover,.....	2,788.06	
"	Samuel Fessenden,.....	488.10	
"	John H. Light,.....	1,169.53	
Windham,.....	John L. Hunter,.....	458.74	
Litchfield,....	James Huntington,.....	1,811.21	
Middlesex, ...	John M. Murdock,.....	1,399.87	
Tolland,.....	Joel H. Reed,.....	178.11	\$19,785.23
Total,			\$20,573.05

TAX ON TELEGRAPH AND TELEPHONE COMPANIES.

NAME OF COMPANY.	Location.	Miles of Wire at 25 Cents per Mile.	Transmitters at 70 Cents Each.	Amount of Tax.
American Tel. & Tel. Co.,...	New York,.	7,917.	36	\$2,004.45
Connecticut Telegraph Co.,...	New Haven,	90.	.....	22.50
So. New England Tel. Co.,...	"	.....	5,857	4,099.90
West'n Union Telegraph Co.,	New York,.	13,481.63	.....	3,370.41
N. England Telegraph Co.,...	"	1,565.	.....	391.25
Postal Telegraph Cable Co.,...	"	2,537.50	.....	634.35
Cornwall Tel. Co.,.....	Cornwall,..	5.	14	11.05
Total,				\$10,533.91

TAX ON EXPRESS COMPANIES.

NAME OF COMPANY.	Location.	Receipts.	Tax of five per cent.
American Express Company,.....	New York,.	\$8,464.28	\$423.21
Adams Express Company,.....	Boston,.....	139,002.54	6,950.13
United States Express Company,.....	New York,.	46,983.14	2,349.16
Total,.....	.....	.....	\$9,722.50

SUNDRY TAXES AND RECEIPTS.

Commissioners of Pharmacy,.....	\$1,973.25
Governor O. Vincent Coffin, national aid to State Homes for disabled volunteer soldiers and sailors of the United States,.....	33,972.86
Commissioners of Shell Fisheries,.....	10,136.25
Railroad Companies, salaries, etc.,.....	11,284.53
Savings Banks, State Banks, and Trust Companies for salaries, etc.,	6,229.74
Executive Secretary, fees for notaries' commissions,.....	535.50
Secretary of the State, for fees of the Secretary's office,.....	2,147.35
Tax on Consolidated Rolling Stock Co.,.....	117.48
Greenwich Loan, Trust, and Deposit Co.,	500.00
Insurance Commissioner,.....	68 334.79
Tax on Meriden Trust and Safe Deposit Co.,.....	250.00
Tax on Investments, Notes, Bonds, etc.,.....	48,576.77
Tax on Investment Companies,.....	26.00
Corporate Franchise Tax,.....	1,500.00

INTEREST STATEMENT.

Interest on deposits,.....	\$24,474.31
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PAYMENTS.

Interest on balances of funds in the Treasury as follows:

on Principal Agricultural College Fund,.....	\$225.76
on Principal of Town Deposit Fund,.....	311.42
on Principal of School Fund,.....	401.43
on Interest of School Fund,.....	1,788.40

2,727.01

Credit balance,.....

\$21,747.30

MISCELLANEOUS RECEIPTS.

Charles J. Hoadly, State Librarian, for sale of maps and atlases,	\$234.84
Benjamin P. Mead, Comptroller, for sale of statutes,.....	250.00
C. S. Burlingame, Dairy Commissioner, for sale of signs,.....	13.00
Charles H. Butler, Superintendent, for old stock sold,.....	10.00
W. E. Disbrow, Quartermaster-General, for rent of armories,...	1,638.62
Charles D. Hine, Secretary of Board of Education, for sale of text-books on Physiology,...	8.40
C. A. Lindsley, Secretary, unexpended balance of appropriation for examination of waters of polluted streams,.....	2.03
Max Adler, Treasurer, unexpended balance of appropriation for Cotton States and International Exposition,.....	820.98
Charles D. Hine, Secretary, unexpended balance of appropriation for Normal School building at Willimantic,.....	966.04
John W. McDonald, City Sheriff of Waterbury, over-paid Sheriff attendance at Court,.....	108.00
William C. Mowry, Secretary, sale of State ink,.....	503.25
James H. Jarman, Paymaster-General, pay of H. A. Aubry, Private Company C, 3d Regiment, dishonorably discharged,...	6.25
Samuel J. Hartshorn, Treasurer town of Franklin, burial expenses of Wm. H. Howard, a deceased soldier, refunded,...	35.00
Escheated Estates,.....	939.45
Stock erroneously returned to town Assessors,.....	8.00
Total,.....	<u>\$5,543.86</u>

INVESTMENT TAX.

TABLE SHOWING RESULTS SINCE ENACTMENT OF TAX ON NOTES, BONDS, ETC.

Fiscal year ending	Number of Notes, etc.	Amount of Notes, etc.	Tax.
1890,	44,301	\$33,654,335.00	\$129,452.06
1891,	30,061	24,792,509.04	80,524.47
1892,	44,635	39,473,988.78	108,433.95
1893,	16,863	12,418,673.91	33,991.48
1894,	25,583	20,507,396.21	56,003.88
1895,	23,719	16,533,543.90	56,861.83
1896,	24,338	21,159,161.35	48,576.77
			<u>\$513,844.44</u>

→ STATE OF CONNECTICUT. ←

RECEIPTS OF STATE TREASURY.

FOR THE FISCAL YEAR ENDING IN	1887	1888	1889	1890	1891	15 Months. 1892	1893	1894	1895	1896
State Tax on Towns,	\$698,355.22	\$437,157.23	\$440,994.92	\$354,557.65	.....	.....	.....	.....	.....	.....
Military Commutation Tax,	103,045.00	109,055.40	108,882.20	119,691.80	\$123,903.60	\$126,531.00	\$126,523.09	\$137,223.00	\$138,731.80	\$147,016.60
Mutual Fire Insurance Companies,	8,920.98	9,361.97	9,761.48	10,055.26	10,184.73	10,345.22	10,868.73	10,407.52	10,655.65	9,868.10
Mutual Life Insurance Companies,	221,153.89	222,413.66	226,797.30	231,384.37	236,863.45	242,317.96	247,582.31	252,045.33	258,610.07	263,180.99
Railroads, Steam,	560,021.60	630,506.05	658,490.68	756,855.05	800,375.18	775,888.02	746,040.78	729,036.43	731,070.15	756,066.13
Railroads, Street,	7,550.39	11,218.74	13,329.32	15,823.59	17,141.58	14,421.60	26,829.97	37,384.33	72,925.22	106,373.12
Non-Resident Stock,	74,672.02	75,858.34	78,035.92	84,781.60	90,972.52	91,143.53	94,214.92	91,182.12	93,138.60	102,640.87
Savings Banks,	211,393.72	223,985.70	234,907.42	246,799.87	261,753.85	420,838.82	308,080.25	309,792.16	321,026.20	340,404.81
Miscellaneous,	3,792.20	23,874.43	2,194.35	21,903.82	382.84	2,387.36	328,296.05	2,278.17	35,523.99	5,543.86
Avails of Courts and Forfeited Bonds,	22,544.19	29,523.34	17,847.77	23,009.51	15,760.51	20,068.89	25,133.85	31,822.85	24,916.55	20,573.05
National Aid to Soldiers' Homes, . . . . .	.....	.....	10,118.60	3,705.00	.....	.....	20,582.04	21,600.00	37,654.69	33,972.86
Express Companies,	9,094.45	9,745.44	9,898.80	152.87	252.35	.....	32,462.99	9,839.39	7,889.49	9,722.50
Telegraph and Telephone Companies,	7,114.50	7,185.93	7,390.18	10,555.00	10,653.46	10,904.51	10,914.02	10,910.83	10,742.71	10,533.91
Insurance Commissioner,	19,182.63	18,545.98	19,904.24	47,351.48	51,654.52	57,427.80	59,511.09	62,115.82	62,255.21	68,334.79
Sundry Taxes and Receipts,	53,670.36	68,512.09	59,699.04	161,180.49	34,852.06	45,943.84	35,564.49	38,847.70	30,948.35	34,700.10
Collateral Inheritance Tax, . . . . .	.....	.....	.....	14,600.42	74,758.93	177,662.97	143,606.07	74,179.07	68,805.97	135,836.50
Investment Tax (on Notes, Bonds, etc.), . . . . .	.....	.....	.....	129,452.06	80,524.47	108,433.95	33,991.48	56,003.88	56,861.83	48,576.77
Interest on Deposits in Banks, etc.,	21,388.11	25,326.42	25,641.94	29,343.00	33,879.66	54,973.78	40,750.13	37,469.92	35,259.87	24,474.31
TOTAL YEARLY RECEIPTS,	\$2,021,899.26	\$1,902,270.72	\$1,923,894.16	\$2,261,202.84	\$1,843,913.71	\$2,159,289.25	\$2,290,952.26	\$1,912,138.52	\$1,997,016.35	\$2,117,819.27
Funded Debt, less Civil List Funds in the Treasury, .	\$3,740,029.40	\$3,488,900.97	\$3,209,827.75	\$2,842,525.74	\$2,556,123.90	\$2,315,782.56	\$2,386,798.26	\$2,501,781.93	\$2,721,445.51	\$2,949,466.15

STATEMENT OF ACCOUNTS.

STATEMENT OF ACCOUNTS.

Dr.	CIVIL LIST.	
To payments :		
Civil List orders,.....	\$1,889,494.39	
Registered Orders,.....	348,918.51	
Interest on State bonds,.....	104,700.00	
Interest on Funds in Treasury, as follows :		
Agricultural College Fund,.....	225.76	
Town Deposit Fund,....	311.42	
Principal of School Fund,.....	401.43	
Interest of School Fund,.....	1,788.40	\$2,345,839.91
<hr/>		
To balance to October 1, 1896,.....		290,733.85

\$2,636,573.76

STATEMENT OF ACCOUNTS.

CIVIL LIST.		CR.
By receipts:		
Balance in the Treasury, October 1, 1895,.....		\$518,754.49
Commissioners of Pharmacy,.....	\$1,973.25	
National Aid to State Homes,.....	33,972.86	
Commissioners of Shell Fisheries,.....	10,136.25	
Railroad Commissioners' salaries,.....	11,284.53	
Tax on Telephone and Telegraph Companies,.	10,533.91	
Military commutation tax,	147,016.60	
Avails of courts and bonds,.....	20,573.05	
Tax on non-resident stock,.....	102,640.87	
Tax on mutual insurance companies,.....	273,049.09	
Fees of the Executive Secretary,.....	535.50	
Miscellaneous receipts,.....	5,543.86	
Tax on express companies,.....	9,722.50	
Tax on rolling stock companies,.....	117.48	
Tax on Greenwich Trust, Loan & Deposit Co.,.	500.00	
Tax on railroads (steam),.....	756,066.13	
Tax on railroads (street),.....	106,373.12	
Tax on savings banks,.....	340,404.81	
Bank Commissioners' salaries,.....	6,229.74	
Receipts of Insurance Commissioner,....	68,334.79	
Fees of Secretary of the State,.....	2,147.35	
Collateral Inheritance Tax,.....	135,836.50	
Tax on investments,.....	48,576.77	
Tax on investment companies,.....	26.00	
Interest account,.....	24,474.31	
Corporate franchise Tax,	1,500.00	
Tax on Meriden Trust & Safe Deposit Co ,....	250.00	2,117,819.27
		<u>\$2,636,573.76</u>
1896. October 1. By balance,.....		\$290,733.85

TREASURER'S REPORT, 1896.

STATEMENT OF ACCOUNTS.

DR. SCHOOL FUND.	
To paid Commissioner's orders from the principal,.....	\$259,625.13
To paid Comptroller's orders from the interest,.....	130,394.25
To balance of principal to October 1, 1896,.	7,726.76
To balance of interest to October 1, 1896,.....	75,546.72
	<u>\$473,292.86</u>

DR. PRINCIPAL OF TOWN DEPOSIT FUND.

DR. INTEREST OF THE TOWN DEPOSIT FUND.	
1896. To interest paid Wethersfield,.....	\$107.31
To interest paid North Branford,.....	84.14
To interest paid Southbury,.....	119.97
	<u>\$311.42</u>

DR. PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.	
1896. Sept. 30. To principal loaned,.....	\$25,700.00
1896. Sept. 30. To balance to October 1, 1896,.....	1,000.00
	<u>\$26,700.00</u>

DR. INTEREST OF THE AGRICULTURAL COLLEGE FUND.

1896. Sept. 30. To balance to October 1, 1896,.....	<u>\$23,555.29</u>
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DR. AGRICULTURAL AND MECHANICAL COLLEGE FUND.	
1896. Sept. 30. To paid to Storrs Agricultural College,.....	\$20,000.00
1896. Sept. 30. To balance to October 1, 1896,.....	62,000.00
	<u>\$82,000.00</u>

STATEMENT OF ACCOUNTS.

SCHOOL FUND.		CR.
By balance of principal, October 1, 1895,.....		\$63,162.58
By collection of principal,.....		204,189.31
By balance of interest, October 1, 1895,.....		78,206.49
By collection of interest,.....		127,734.48
		<u>\$473,292.86</u>

1896. Oct. 1. By balance of principal,.....	\$7,726.76
1896. Oct. 1. By balance of interest,.....	75,546.72

PRINCIPAL OF TOWN DEPOSIT FUND.		CR.
1896. By balance,.....		<u>\$10,380.59</u>

INTEREST OF THE TOWN DEPOSIT FUND.		CR.
1896. By interest received,.....		\$311.42

PRINCIPAL OF THE AGRICULTURAL COLLEGE FUND.		CR.
1895. Oct. 1. By balance of principal,.....		\$23,000.00
1896. Sept. 30. By principal received during year,.....		3,700.00
		<u>\$26,700.00</u>
1896. Oct. 1. By balance,.....		\$1,000.00

INTEREST OF THE AGRICULTURAL COLLEGE FUND.		CR.
1895. Oct. 1. By balance,.....		\$16,840.48
1896. Sept. 30. By interest received during the year,.....		6,714.81
		<u>\$23,555.29</u>
1896. Oct. 1. By balance,.....		\$23,555.29

AGRICULTURAL AND MECHANICAL COLLEGE FUND.		CR.
1895. Oct. 1. By balance,.....		\$60,000.00
By amount received from the United States,.		22,000.00
		<u>\$82,000.00</u>
1896. Oct. 1. By balance,.....		\$62,000 00

TREASURER'S REPORT, 1896.

STATEMENT OF ACCOUNTS.

DR. PRINCIPAL "SPECIAL" OF THE AGRICULTURAL COLLEGE FUND.

DR. DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK.

1895.	Sept. 30.	To amount paid,.....	\$11.03
		To balance,.....	5,566.26
			<hr/> \$5,577.29

DR. DEPOSIT BY RECEIVERS OF LITCHFIELD BANK.

DR. DEPOSIT BY RECEIVERS OF WOODBURY BANK.

DR. UNCLAIMED DEPOSITS FROM COUNTY TREASURERS.

DR. STATE LIBRARIAN.

DR. DORSEY STATE PRISON FUND.

DR. DANBURY AND STATE LINE RAILWAY CO.

STATEMENT OF ACCOUNTS.

PRINCIPAL "SPECIAL" OF THE AGRICULTURAL COLLEGE FUND. CR.

1896.	Oct. 1.	By balance,.....	\$224.60
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DEPOSIT BY RECEIVERS OF TOWNSEND SAVINGS BANK. CR.

1896.	Oct. 1.	By balance,.....	\$5,566.26
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DEPOSIT BY RECEIVERS OF LITCHFIELD BANK. CR.

1896.	Oct. 1.	By balance,.....	\$145.30
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DEPOSIT BY RECEIVERS OF WOODBURY BANK. CR.

1896.	Oct. 1.	By balance,.....	\$118.60
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UNCLAIMED DEPOSITS FROM COUNTY TREASURERS, CR.

1896.	Oct. 1.	By balance,.....	\$109.50
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STATE LIBRARIAN. CR.

1896.	Oct. 1.	By balance,.....	\$1,708.62
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DORSEY STATE PRISON FUND. CR.

1896.	Oct. 1.	By balance,.....	\$1,666.66
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DANBURY AND STATE LINE RAILWAY CO. CR.

1896.	Oct. 1.	By balance,.....	\$85.00
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STATEMENT OF ACCOUNTS.

DR. BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.

Cash, \$480,567.75

GENERAL BALANCE.

DR. GEORGE W. HODGE, TREASURER,

To Receipts, including balances, October 1, 1895 :

Civil List,	\$2,633,846.75
Principal of School Fund,	267,351.89
Interest of School Fund,	205,940.97
Principal of Town Deposit Fund,	10,380.59
Interest of Town Deposit Fund,	311.42
Principal of Agricultural College Fund,	26,700.00
Interest of Agricultural College Fund,	23,555.29
Principal "Special" of Agricultural College Fund,	224.60
Agricultural and Mechanical College Fund,	82,000.00
Deposit by Receivers Townsend Savings Bank,	5,577.29
Litchfield Bank,	145.30
Woodbury Bank,	118.60
Unclaimed Deposits from County Treasurers,	109.50
State Librarian,	1,708.62
Dorsey State Prison Fund,	1,666.66
Danbury & State Line Railway Co.,	85.00
	<hr/>
	\$3,259,722.48

STATEMENT OF ACCOUNTS.

BALANCES OF THE SEVERAL FUNDS AND ACCOUNTS.	CR.
Civil List,.....	\$290,733.85
Town Deposit Fund,.....	10,380.59
Danbury & State Line Railway,.....	85.00
Dorsey State Prison Fund,.....	1,666.66
Agricultural and Mechanical College Fund,.....	62,000.00
Unclaimed Deposits from County Treasurers,.....	109.50
State Librarian,.....	1,708.62
Deposit by Receivers Litchfield Bank,.....	145.30
Deposit by Receivers Woodbury Bank,.....	118.60
Deposit by Receivers Townsend Savings Bank,.....	5,566.26
Principal of the School Fund,.....	7,726.76
Interest of the School Fund,.....	75,546.72
Interest of the Agricultural College Fund,.....	23,555.29
Principal of the Agricultural College Fund,.....	1,000.00
Principal of the Agricultural College Fund "Special,".....	224.60
	<u>\$480,567.75</u>

GENERAL BALANCE.

IN ACCOUNT WITH THE STATE OF CONNECTICUT. CR.

By Payments:	
Civil List,.....	\$2,343,112.90
Principal of School Fund,.....	259,625.13
Interest of School Fund,.....	130,394.25
Interest of Town Deposit Fund,.....	311.42
Principal of Agricultural College Fund,....	25,700.00
Agricultural and Mechanical College Fund,.....	20,000.00
Receivers of Townsend Savings Bank,.....	11.03

Balance of cash to October 1, 1896,.....	\$480,567.75
	<u>\$3,259,722.48</u>

AUDITOR'S CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE TREASURER,

HARTFORD, Nov. 2, 1896.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Treasurer for the fiscal year ending September 30, 1896, and have compared said accounts with the several vouchers and find them correct, and that the amount of cash in the treasury at the close of the fiscal year, September 30, 1896, was four hundred and eighty thousand, five hundred sixty-seven dollars and seventy-five cents (\$480,567.75), and we find vouchers for payments of all orders paid.

JAMES A. JONES, }
E. LIVINGSTON WELLS, } *Auditors.*
BENJAMIN P. MEAD, *Comptroller.*

OFFICE OF THE COMMISSIONER OF THE SCHOOL FUND,

HARTFORD, Nov. 2, 1896.

I hereby certify that the foregoing report of the Treasurer is correct so far as it relates to the School Fund and the Agricultural College Fund.

HERBERT E. BENTON,

Commissioner School Fund.

ANNUAL REPORT
OF
THE COMPTROLLER
OF THE
STATE OF CONNECTICUT,
TO
THE GOVERNOR,

FOR THE YEAR ENDING SEPTEMBER 30, 1896.

PRINTED BY ORDER OF THE GENERAL ASSEMBLY.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1896.

State of Connecticut

COMPTROLLER'S REPORT.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
December 4, A. D. 1896.

To His Excellency, O. Vincent Coffin, Governor :

Sir :— In compliance with the statutes, I have the honor to present herewith my annual report of the transactions of this department for the fiscal year commencing October 1, 1895, and ending September 30, 1896.

RECEIPTS AND EXPENDITURES.

The receipts from all sources for the Civil List during the year ending September 30, 1896, including the balance of account October 1, 1895, of five hundred and eighteen thousand seven hundred and fifty-four and forty-nine one-hundredths dollars (\$518,754.49), were two million six hundred and thirty-six thousand five hundred and seventy-three and seventy-six one-hundredths dollars (\$2,636,573.76).

The expenditures during the same period, including the sum of one hundred and four thousand seven hundred dollars (\$104,700.00), paid as interest on outstanding State bonds, were two million three hundred and forty-five thousand eight hundred and thirty-nine and ninety-one one-hundredths dollars (\$2,345,839.91), leaving a balance in the treasury to the credit of the Civil List funds on the 30th day of September, 1896, of two hundred and ninety thousand seven hundred and thirty-three and eighty-five one-hundredths dollars (\$290,733.85).

I desire to call the attention of the General Assembly to the matter of the expenses of the Governor's Guard and Staff, when ordered to do escort duty outside the limits of the State.

I am advised by counsel that the law as it stands at present does not provide for the payment of such expenses incurred beyond the

jurisdiction of the Governor. I am advised that the fact that the Governor orders transportation to be furnished to his Staff or Guard for escort duty beyond the limits of the State does not justify or authorize the expenditure of the money of the State.

Sec. 14 of Article IV of the Constitution provides that in the absence of the Governor from the State, the Lieutenant-Governor shall exercise the powers and authority appertaining to the office of Governor, and it has been the practice to provide by special appropriations for the expenses of the Governor and Guard when attending ex-territorial ceremonies.

I have felt it my duty to decline to pay the expenses of the Governor's Staff to the Atlanta Exposition and to the celebration at Cleveland. The law requires the Comptroller to pay certain officers of the Governor's Staff, on proper approval, such sums of money as may be needed for the expenses of their respective offices. The Quartermaster-General has paid the expenses to the Atlanta Exposition, amounting to eleven hundred and ninety-seven and $\frac{65}{100}$ dollars, and the Paymaster-General has paid the expenses to the Cleveland celebration, amounting to six hundred and fifty-three and $\frac{14}{100}$ dollars, out of funds which have been advanced to them.

As I believe that such expenses are not at present warranted by law I cannot approve the payments by these officers, and shall consider it my duty to call upon them to make good this expenditure in the adjustment of their accounts with the State, unless the General Assembly by appropriate legislation obviate the necessity of such action on my part.

Respectfully submitted,

BENJAMIN P. MEAD,

Comptroller.

THE GRAND LIST.

The Grand List of the State for October, 1895, amounts to the sum of four hundred and forty-four million, three hundred and twenty-one thousand, nine hundred and twenty-seven dollars (\$444,321,927). This is an increase of thirty million, sixty-two thousand, nine hundred and seventy one dollars (\$30,062,971) over the amount of the preceding year. In the following tables I have given the total list of all taxable property in each town in the State, as returned to this office by the clerks of the several towns.

HARTFORD COUNTY.

Towns.	For October, 1895.
Hartford,	\$53,260,009
Avon,	470,115
Berlin,	1,121,594
Bloomfield,	714,049
Bristol,	3,773,700
Burlington,	360,560
Canton,	1,170,599
East Granby,	461,427
East Hartford,	2,731,555
East Windsor,	1,115,651
Enfield,	2,652,462
Farmington,	1,599,385
Glastonbury,	1,639,175
Granby,	380,850
Hartland,	204,755
Manchester,	4,061,773
Marlborough,	146,634
New Britain,	9,111,419
Newington,	435,406
Plainville,	691,549
Rocky Hill,	403,081
Simsbury,	1,399,393
Southington,	2,199,020
South Windsor,	1,052,474

Towns.	For October, 1895.
Suffield,	\$1,893,800
West Hartford,	2,953,772
Wethersfield,	1,306,806
Windsor,	1,322,120
Windsor Locks,	1,619,706
	<u>\$100,252,839</u>

NEW HAVEN COUNTY.

Towns.	For October, 1895.
New Haven,	\$57,154,332
Beacon Falls,	224,505
Bethany,	371,015
Branford,	1,957,857
Cheshire,	985,884
Derby,	4,768,350
East Haven,	710,149
Guilford,	1,304,356
Hamden,	1,788,611
Madison,	823,861
Meriden,	13,203,728
Middlebury,	271,490
Milford,	1,451,833
Naugatuck,	7,331,459
North Branford,	436,878
North Haven,	809,438
Orange,	2,941,274
Oxford,	326,903
Prospect,	160,287
Seymour,	1,308,867
Southbury,	513,018
Wallingford,	3,384,353
Waterbury,	12,322,908
Wolcott,	218,692
Woodbridge,	492,820
Ansonia,	3,199,703
	<u>\$118,462,571</u>

NEW LONDON COUNTY.

Towns.	For October, 1895.
New London,	\$9,182,997
Norwich,	13,769,187
Bozrah,	443,578
Colchester,	927,343
East Lyme,	702,502
Franklin,	276,357
Griswold,	1,589,495
Groton,	1,880,807
Lebanon,	861,546
Ledyard,	412,595
Lisbon,	243,353
Lyme,	266,727
Montville,	954,707
North Stonington,	499,124
Old Lyme,	450,814
Preston,	869,279
Salem,	175,823
Sprague,	561,791
Stonington,	2,775,703
Voluntown,	224,807
Waterford,	1,095,354

\$38,163,889

FAIRFIELD COUNTY.

Towns.	For October, 1895.
Bridgeport,	\$56,847,856
Bethel,	1,195,951
Brookfield,	480,338
Darien,	2,312,641
Danbury,	7,419,094
Easton,	394,118
Fairfield,	2,129,271
Greenwich,	6,488,966
Huntington,	1,565,758
Monroe,	383,099
New Canaan,	1,890,451
New Fairfield,	346,512
Newtown,	1,682,033

Towns.	For October, 1895.
Norwalk,	\$13,416,597
Reading,	504,255
Ridgefield,	1,498,180
Sherman,	344,152
Stamford,	9,712,855
Stratford,	1,060,010
Trumbull,	603,331
Weston,	324,478
Westport,	2,237,713
Wilton,	838,311
	<hr/>
	\$113,675,970

WINDHAM COUNTY.

Towns.	For October, 1895.
Brooklyn,	\$1,228,854
Ashford,	227,457
Canterbury,	418,806
Chaplin,	185,079
Eastford,	160,172
Hampton,	275,502
Killingly,	2,181,427
Plainfield,	1,799,442
Pomfret,	938,753
Putnam,	3,033,815
Scotland,	211,569
Sterling,	340,289
Thompson,	1,551,661
Windham,	4,455,666
Woodstock,	863,866
	<hr/>
	\$17,872,358

LITCHFIELD COUNTY.

Towns.	For October, 1895.
Litchfield,	\$2,909,177
Barkhamsted,	330,470
Bethlehem,	352,670
Bridgewater,	356,688
Canaan,	461,630
Colebrook,	318,805
Cornwall,	603,819

Towns.	For October, 1895.
Goshen,	\$541,111
Harwinton,	424,320
Kent,	439,395
Morris,	337,101
New Hartford,	1,083,048
New Milford,	1,909,763
North Canaan,	652,570
Norfolk,	950,969
Plymouth,	988,851
Roxbury,	427,269
Salisbury,	1,814,572
Sharon,	1,267,544
Thomaston,	1,504,256
Torrington,	4,672,913
Warren,	222,804
Washington,	993,736
Watertown,	1,386,381
Winchester,	2,688,138
Woodbury,	896,267

\$28,534,267

MIDDLESEX COUNTY.

Towns.	For October, 1895.
Middletown,	\$8,570,149
Haddam,	636,825
Chatham,	678,943
Chester,	479,909
Clinton,	694,793
Cromwell,	993,742
Durham,	449,399
East Haddam,	1,067,243
Essex,	829,252
Killingworth,	189,380
Middlefield,	450,444
Old Saybrook,	605,942
Portland,	1,901,139
Saybrook,	687,420
Westbrook,	484,308

\$18,718,888

TOLLAND COUNTY.

Towns.	For October, 1895.
Tolland,	\$408,375
Andover,	218,56
Bolton,	168,930
Columbia,	247,449
Coventry,	627,091
Ellington,	719,361
Hebron,	428,848
Mansfield,	537,319
Somers,	641,476
Stafford,	1,263,654
Union,	120,616
Vernon,	3,057,319
Willington,	202,141

\$8,641,145

SUMMARY.

Counties.	For October, 1895.
Hartford,	\$100,252,839
New Haven,	118,462,571
New London,	38,163,889
Fairfield,	113,675,970
Windham,	17,872,358
Litchfield,	28,534,267
Middlesex,	18,718,888
Tolland,	8,641,145

\$444,321,927

No. 1.

SESSIONS OF THE GENERAL ASSEMBLY.

Senate.

Orders in favor of	
Andrew J. Gates, clerk, for indexing Journal,	\$200 00
Charles T. Stuart, portrait of Lieutenant-Governor Cooke,	61 25
	<hr/>
	\$261 25

House of Representatives.

Orders in favor of	
George A. Kellogg, clerk, indexing Journal,	\$200 00
Charles T. Stuart, portrait of Speaker Fessenden,	25 00
	<hr/>
	\$225 00

General Assembly.

Orders in favor of	
J. E. Buddington, services as engineer in relation to Hartford Bridge,	\$125 00
T. W. Morgan, for engrossing,	10 00
E. J. Smith, sheriff,	5 00
Smith & McDonough, stationery,	219 68
	<hr/>
	\$359 68
	<hr/>
	\$845 93

No. 2.

SALARIES AND EXPENSES EXECUTIVE OFFICERS.

Executive Department.

SALARIES.

Orders in favor of

O. Vincent Coffin, Governor,	.	.	\$3,911 00
Frank D. Haines, Executive Secretary,	.	.	1,200 00
Frank D. Rood, Executive Clerk,	.	.	1,800 00

\$6,911 00

EXPENSES.

Orders in favor of

O. Vincent Coffin, Governor, office ex-			
penses,	.	.	\$600 00
Frank D. Haines, Executive Secretary,			
office expenses,	.	.	355 65
Charles Noel Flagg, portrait of Governor			
Coffin,	.	.	500 00
A. D. Vorce & Co., frame for portrait,	.	.	50 00
E. L. Wells, auditor,	.	.	10 00
Oscar Leach, auditor,	.	.	10 00

\$1,525 65*Lieutenant-Governor.*

Orders in favor of

Lorin A. Cooke, Lieutenant-Governor, sal-			
ary,	.	.	\$500 00

Secretary's Office.

SALARIES.

Orders in favor of

William C. Mowry, Secretary,	.	.	\$1,500 00
R. S. Hinman, Chief Clerk,	.	.	1,800 00
Richard J. Dwyer, Assistant Clerk,	.	.	1,400 00
William Caruthers, Assistant Clerk,	.	.	1,400 00
Kittie F. MacIntire, Assistant,	.	.	790 00
Edna Gibson, Assistant,	.	.	56 25

\$6,946 25

EXPENSES.

Orders in favor of	
William C. Mowry, Secretary, office ex-	
penses,	\$338 65
Dennison Manufacturing Co., supplies, .	36 00
Oscar Leach, Auditor,	10 00
E. L. Wells, Auditor,	10 00

\$394 65

Treasurer's Office.

SALARIES.

Orders in favor of	
George W. Hodge, Treasurer,	\$1,500 00
B. Frank Marsh, Chief Clerk,	1,800 00
Charles F. Sumner, Jr., Assistant Clerk, .	1,400 00
Harry L. Hilton, Assistant Clerk,	520 35
George J. Merwin, Assistant Clerk,	879 67
Edna D. Conklin, Assistant,	27 50
Florence H. Shepard, Assistant,	57 50
Sadie M. Merwin, Assistant,	85 00

\$6,270 02

EXPENSES.

Orders in favor of	
George W. Hodge, Treasurer, office ex-	
penses,	\$202 29
George P. McLean, legal services,	1,000 00
Hyde, Joslyn & Gilman, legal services, . .	1,047 60
Sperry, McLean & Brainard, legal services,	910 50
American Writing Machine Co., type-	
writer,	145 00
Oscar Leach, Auditor,	90 00
E. L. Wells, Auditor,	90 00

\$3,485 39

Comptroller's Office.

SALARIES.

Orders in favor of

Benjamin P. Mead, Comptroller,	\$1,500 00
Emerson W. Moore, Chief Clerk, 13 months,	1,950 00
John H. Wadhams, Assistant Clerk,	1,400 00
Kate T. Ryan, Assistant,	300 00
Alice S. Fuller, Assistant,	69 00

\$5,219 00

EXPENSES.

Orders in favor of

Emerson W. Moore, Chief Clerk, office ex- penses,	\$193 63
George P. McLean, legal services,	1,000 00
Sperry, McLean & Brainard, legal services,	1,152 72
J. Belden Hurlburt, legal services,	25 00
Dwight Slate Machine Co., repairing comp- tometer,	5 00
W. H. Barnard, stationery,	7 05
S. W. Barrows, file cases,	28 04
Bailey Manufacturing Co., stationery,	12 64
Oscar Leach, Auditor,	200 00
E. L. Wells, Auditor,	370 00
James A. Jones, Auditor,	190 00

\$3,184 08

\$34,436 04

No. 3.

JUDICIAL EXPENSES.

Salaries of Judges.

SUPREME COURT.

Orders in favor of

Charles B. Andrews, Chief Justice,	\$4,500 00
David Torrance, Associate,	3,999 96
Simeon E. Baldwin, Associate,	3,999 96
William Hamersley, Associate,	4,000 00
Augustus H. Fenn, Associate,	3,999 96

\$20,499 88

SUPERIOR COURT.

Orders in favor of

Frederick B. Hall,	\$3,999 96
John M. Thayer,	3,666 67
Samuel O. Prentice,	3,999 96
Silas A. Robinson,	3,999 96
Ralph Wheeler,	3,999 96
George W. Wheeler,	3,999 96
Milton A. Shumway,	3,999 99
William T. Elmer,	3,999 96

\$31,666 42

COURT OF COMMON PLEAS.

Orders in favor of

David S. Calhoun, Hartford County, .	\$3,000 00
John P. Studley, New Haven County (civil side),	3,000 00
Hobart L. Hotchkiss, New Haven County (criminal side),	3,000 00
Walter C. Noyes, New London County (civil side),	2,499 96
Walter C. Noyes, New London County (criminal side),	499 92
Howard J. Curtis, Fairfield County (civil side),	3,000 00
R. J. Walsh, Fairfield County (criminal side),	1,999 93
Arthur D. Warner, Litchfield County, .	3,000 00

19,999 81

WATERBURY DISTRICT COURT.

Orders in favor of

Albert P. Bradstreet, Judge,	\$3,000 00
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EXPENSES OF JUDGES.

Orders in favor of

Charles B. Andrews,	\$1,000 00
William Hamersley,	1,000 00
Simeon E. Baldwin,	1,000 00
David Torrance,	1,000 00

Orders in favor of

Augustus H. Fenn,	\$1,000 00
Frederick B. Hall,	1,000 00
John M. Thayer,	1,000 00
Samuel O. Prentice,	1,000 00
Silas A. Robinson,	1,000 00
Ralph Wheeler,	1,000 00
George W. Wheeler,	1,000 00
Milton A. Shumway,	1,000 00
William T. Elmer,	1,000 00
Hobart L. Hotchkiss,	117 20
Howard J. Curtis,	216 10
R. Jay Walsh,	117 01
Arthur D. Warner,	205 23
Walter C. Noyes,	180 45

\$13,835 99

SALARIES OF STATE ATTORNEYS.

Orders in favor of

Arthur F. Eggleston, Hartford County, . .	\$2,500 00
Tilton E. Doolittle, New Haven County, . .	1,427 50
William H. Williams, New Haven County, . .	1,322 50
Solomon Lucas, New London County, . . .	2,000 00
Samuel Fessenden, Fairfield County, . . .	2,750 00
John L. Hunter, Windham County,	1,500 00
James Huntington, Litchfield County, . .	1,333 30
Donald T. Warner, Litchfield County, . . .	266 66
John M. Murdock, Middlesex County, . . .	1,399 92
Joel H. Reed, Tolland County,	750 00

\$15,249 88

SALARIES OF PROSECUTING ATTORNEYS.

Orders in favor of

George M. Gunn, New Haven County, . . .	\$1,999 96
John P. Kellogg, New Haven County, . . .	750 00
Nathaniel R. Bronson, New Haven County, .	750 00
William B. Glover, Fairfield County, . . .	572 54
John H. Light, Fairfield County,	875 00
H. A. Hull, New London County,	1,200 00

\$6,147 50

EXPENSES OF ATTORNEYS.

Orders in favor of

William H. Williams,	.	.	.	\$117 92
John L. Hunter,	.	.	.	140 20
James Huntington,	.	.	.	186 77
John M. Murdock,	.	.	.	91 82
Joel H. Reed,	.	.	.	109 67
George M. Gunn,	.	.	.	146 50
William B. Glover,	.	.	.	30 00

\$822 88

SALARIES OF SHERIFFS.

Orders in favor of

Edwin J. Smith, Hartford County,	.	\$1,250 00
Charles R. Spiegel, New Haven County,	.	1,000 00
Frank Hawkins, New London County,	.	500 00
George O. Jackson, New London County,	.	416 66
Sidney E. Hawley, Fairfield County,	.	1,000 00
Charles B. Pomeroy, Windham County,	.	1,000 00
Edward A. Nellis, Litchfield County,	.	999 96
Thomas S. Brown, Middlesex County,	.	833 33
Amasa P. Dickinson, Tolland County,	.	999 97

\$7,999 92

SALARIES AND EXPENSES OF OFFICERS OF SUPREME COURT.

Orders in favor of

James P. Andrews, reporter, salary,	.	\$3,000 00
James P. Andrews, reporter, expenses,	.	500 00
Charles W. Johnson, clerk, salary,	.	1,500 00

\$5,000 00

SALARIES AND EXPENSES OF STATE REFEREES.

Orders in favor of

John D. Park, salary,	.	.	.	\$1,666 60
Dwight Loomis, salary,	.	.	.	2,000 00
Dwight Loomis, expenses,	.	.	.	11 50
Miles T. Granger, salary,	.	.	.	283 32
Elisha Carpenter, salary,	.	.	.	1,999 97

\$5,961 39

Court Expenses.

SUPERIOR COURT, HARTFORD COUNTY.

Charles W. Johnson, clerk —

559 bills of cost,	\$19,683 14
Balance of jury debenture,	4,411 52
Attendance of sheriff and disbursements,	4,597 49
County coroner,	2,334 12
Court stenographer,	2,964 30
Rewards for conviction of horse thieves,	500 00
Jury commissioners,	72 25
Clerk's bill for disbursements,	880 46
Supreme Court, office expenses,	839 50
Services of messenger,	125 00
Balance due at annual settlement,	3,060 21

\$39,467 99

SUPERIOR COURT, NEW HAVEN COUNTY.

Edward A. Anketell, clerk —

250 bills of cost,	\$16,376 15
Balance of jury debenture,	5,836 43
Attendance of sheriff and disbursements,	5,234 45
County coroner,	4,665 91
Court stenographer,	4,028 25
Reward for conviction of horse thief,	100 00
Supreme Court records,	3,692 00
Clerk's bill for disbursements,	4,296 73
Clerk's bill, fees on jail bills,	215 00
Tilton E. Doolittle, state's attorney, expenses,	5 15
Balance due at annual settlement,	1,018 30

\$45,468 37

SUPERIOR COURT, NEW HAVEN COUNTY (WATERBURY).

Edward F. Cole, assistant clerk —

142 bills of cost,	\$4,058 47
Balance of jury debenture,	1,213 36
Attendance of sheriff and disbursements,	475 72
Court stenographer,	325 00
Clerk's bill for disbursements,	141 90
Balance due at annual settlement,	545 81

\$6,760 26

SUPERIOR COURT, NEW LONDON COUNTY.

John C. Averill, clerk —

79 bills of cost,	\$4,487 87
Balance of jury debenture,	2,155 78
Attendance of sheriff and disbursements,	3,175 27
County coroner,	2,219 68
Court stenographer,	1,190 60
Supreme Court records,	386 00
Rewards for conviction of horse thieves,	200 00
Clerk's bill for disbursements,	55 50
Clerk's bill, fees on jail bills,	76 50

\$13,947 20

SUPERIOR COURT, FAIRFIELD COUNTY.

William R. Shelton, clerk —

337 bills of cost,	\$16,705 77
Balance of jury debenture,	1,129 58
Attendance of sheriff and disbursements,	7,261 17
County coroner,	4,044 40
Court stenographer,	3,430 19
Rewards for conviction of horse thieves,	300 00
Supreme Court records,	949 00
Balance due at annual settlement,	471 30

\$34,291 41

SUPERIOR COURT, WINDHAM COUNTY.

Samuel H. Seward, clerk —

144 bills of cost,	\$7,351 97
Balance of jury debenture,	1,357 88
Attendance of sheriff and disbursements,	1,171 95
County coroner,	424 28
Court stenographer,	1,122 65
Supreme Court records,	32 00
Reward for conviction of horse thief,	100 00
Clerk's bill for disbursements,	932 36
Clerk's bill, expenses of expert examining accounts,	150 00
John L. Hunter, State's Attorney, services of John Amerman, and C. B. Pomeroy, sheriff, by order of Court,	325 00
Balance due at annual settlement,	313 03

\$13,281 12

SUPERIOR COURT, LITCHFIELD COUNTY.

Dwight C. Kilbourn, clerk —

138 bills of cost,	\$6,508 67
Balance of jury debenture,	2,133 23
Attendance of sheriff and disbursements,	1,371 50
Court stenographer,	863 60
Supreme Court records,	85 24
Clerk's bill for disbursements,	1,174 04
County coroner,	916 05
Rewards for conviction of horse thieves,	200 00
Balance due at annual settlement,	408 44

\$13,660 77

SUPERIOR COURT, MIDDLESEX COUNTY.

Charles G. R. Vinal, clerk —

73 bills of cost,	\$3,333 93
Balance of jury debenture,	902 50
Attendance of sheriff and disbursements,	1,192 62
County coroner,	1,749 11
Court stenographer,	535 60
Supreme Court records,	297 00
Rewards for conviction of horse thieves,	200 00
Clerk's bill for disbursements,	757 40
Jury commissioners,	35 50
Balance due at annual settlement,	179 57

\$9,183 23

SUPERIOR COURT, TOLLAND COUNTY.

Lyman T. Tingier, clerk —

29 bills of cost,	1,766 46
Balance of jury debenture,	921 67
Attendance of sheriff and disbursements,	973 04
County coroner,	501 59
Court stenographer,	402 00
Clerk's bill for disbursements,	344 81
Reward for conviction of horse thief,	50 00
Balance due at annual settlement,	81 42

\$5,040 99

COURT OF COMMON PLEAS, HARTFORD COUNTY.

Charles E. Fellowes, clerk —

Balance of jury debenture,	\$2,275 84
Attendance of sheriff and disbursements,	2,614 37
Clerk's bill for disbursements,	657 63
Balance due at annual settlement,	64 72

\$5,612 56

COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CIVIL SIDE).

F. L. Averill, clerk —

Balance of jury debenture,	\$967 88
Attendance of sheriff and disbursements,	3,351 18

\$4,319 06

COURT OF COMMON PLEAS, NEW HAVEN COUNTY (CRIMINAL SIDE).

John S. Fowler, assistant clerk —

70 bills of cost,	\$1,085 67
Balance of jury debenture,	430 44
Attendance of sheriff and disbursements,	236 28
Court stenographer,	70 00

Edward A. Anketell, clerk —

548 bills of cost,	8,248 17
Balance of jury debenture,	2,048 48
Attendance of sheriff and disbursements,	850 68
Court stenographer,	493 50

\$13,463 22

COURT OF COMMON PLEAS, NEW LONDON COUNTY (CIVIL SIDE).

John C. Averill, clerk —

Balance of jury debenture,	\$892 82
Attendance of sheriff and disbursements,	1,169 07
Balance due at annual settlement,	60 19

\$2,122 08

COURT OF COMMON PLEAS, NEW LONDON COUNTY (CRIMINAL SIDE).

John C. Averill, clerk —

95 bills of cost,	\$2,721 77
Balance of jury debenture,	545 12
Attendance of sheriff and disbursements,	502 87
Court stenographer,	160 00
Balance due at annual settlement,	93 49

\$4,023 25

COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CIVIL SIDE).

William T. Haviland, clerk —

Balance of jury debenture,	\$683 02
Attendance of sheriff and disbursements,	2,191 02
Court stenographer,	193 85
Balance due at annual settlement,	91 49

\$3,159 38

COURT OF COMMON PLEAS, FAIRFIELD COUNTY (CRIMINAL SIDE).

William R. Shelton, clerk —

323 bills of cost,	\$7,665 54
Balance of jury debenture,	1,654 78
Attendance of sheriff and disbursements,	1,774 45
Court stenographer,	346 50
Balance due at annual settlement,	118 59

\$11,559 86

COURT OF COMMON PLEAS, LITCHFIELD COUNTY.

Walter S. Judd, clerk —

Balance of jury debenture,	\$800 00
Attendance of sheriff and disbursements,	990 79
Clerk's bill for disbursements,	81 20

\$1,871 99

WATERBURY DISTRICT COURT.

Linford F. Root, clerk —

266 bills of cost,	\$3,290 31
Balance of jury debenture,	1,744 86
Attendance of sheriff and disbursements,	3,959 29
Balance due at annual settlement,	354 78

\$9,349 24

\$366,765 65

No. 4.

BOARD OF PRISONERS IN COUNTY JAILS.

Orders in favor of

C. W. Johnson, clerk, Hartford County,	\$33,881 48
E. A. Anketell, clerk, New Haven County,	36,267 07
J. C. Averill, clerk, New London County,	9,542 86
W. R. Shelton, clerk, Fairfield County,	22,679 34
S. H. Seward, clerk, Windham County,	6,199 07
D. C. Kilbourn, clerk, Litchfield County,	5,920 22
C. G. R. Vinal, clerk, Middlesex County,	3,509 06
L. T. Tingier, clerk, Tolland County,	1,073 77

\$119,072 87

No. 5.

STATE CAPITOL AND GROUNDS.

State Capitol.

Orders in favor of

Charles H. Butler, salary as superintendent,	\$1,600 00
Benjamin C. McKinney, salary as assistant superintendent,	1,400 00
Benjamin C. McKinney, assistant superintendent, weekly pay-rolls of employes,	14,718 20
Benjamin C. McKinney, assistant superintendent, for bills paid and expenses,	1,163 26

OCTOBER.

Orders in favor of

Hartford Lumber Co., for lumber, .	\$41 35
The W. H. Post Carpet Co., for carpets, .	60 31
James Harris, for plumbing, .	53 17
Salamander Grate Bar Co., for repairs, .	50 00
Strickland & Shea, for lumber, .	35 05
Ripley Brothers, for carpets, .	8 60
J. H. & W. E. Cone, for hardware, .	62 67
T. Sisson & Co., for supplies, .	15 64
Talcott, Frisbie & Co., for supplies, .	23 35
Olds & Whipple, for supplies, .	17 15
Abner Church, for rope, .	28 79
Smith & McDonough, for supplies, .	58 25

NOVEMBER.

Hartford Water Commissioners, .	263 50
Connecticut Mutual Steam Boiler Inspection and Insurance Co., .	19 50
Robbins Bros., for furniture, .	45 00
Ripley Brothers, for carpets, .	12 67
E. S. Kibbe & Co., for supplies, .	10 75
H. E. Patten, for cleaning carpets, .	14 46
Strickland & Shea, for lumber, .	38 80
W. H. Post Carpet Co., for carpets, .	33 00

DECEMBER.

Southern New England Telephone Co., .	280 00
Hartford Lumber Co., for lumber, .	31 89
R. Hackerswell, for repairs, .	12 90
Frank J. Knox, for plumbing, .	67 54
W. H. Post Carpet Co., for carpets, .	23 50
Hartford City Gas Light Co., .	215 09
Ripley Bros., for supplies, .	237 43
Preston & Kenyon, for painting, .	26 00
Robbins Bros., for furniture, .	103 43

JANUARY.

Ernst Schall Co., care of electric clocks, .	195 85
Brown, Thomson & Co., for supplies, .	20 40
Jacob Lyon & Sons, for work on roof, .	559 55
Buckley Bros., for painting, .	58 41
Pratt & Whitney Co., for supplies, .	27 84
Strickland & Shea, for lumber, .	18 60

Orders in favor of

J. H. & W. E. Cone, for hardware,	.	\$33 63
W. L. Whittemore & Co., for brushes,	.	36 00

FEBRUARY.

Bonner, Preston & Co., for painting,	.	39 71
James Harris, for plumbing,	.	60 47

MARCH.

Hartford Lumber Co., for lumber,	.	56 89
Hartford City Gas Light Co.,	.	249 25
Southern New England Telephone Co.,	.	280 00
Robbins Bros., for furniture,	.	268 60

APRIL.

Brown, Thomson & Co., for supplies,	.	51 88
J. H. & W. E. Cone, for hardware,	.	43 60

MAY.

Strickland & Shea, for lumber,	.	23 75
James Harris, for plumbing,	.	62 28
Hartford Lumber Co., for lumber,	.	68 70
Hartford Water Commissioners,	.	253 50
W. H. Post Carpet Co., for carpets,	.	33 50

JUNE.

Hartford & Spring Brook Ice Co.,	.	315 70
Jacob Lyon & Son, for work on roof,	.	267 00
James Harris, for plumbing,	.	45 65
Simons & Fox, for awnings,	.	43 00
Hartford City Gas Light Co.,	.	233 17
Conant Rubber Co., for supplies,	.	78 65
Theodore Kassenbrook, for painting,	.	208 25
Southern New England Telephone Co.,	.	290 63
Blodgett & Clapp, for supplies,	.	10 17
Smith & McDonough, for supplies,	.	30 00

JULY.

Robbins Bros., for furniture,	.	271 75
Hartford Lumber Co., for lumber,	.	58 21
J. H. & W. E. Cone, for hardware,	.	64 05
Jacob Lyon & Son, for work on roof,	.	177 50
W. H. Post Carpet Co., for carpets,	.	40 53
Robbins Bros., for furniture,	.	260 76
E. S. Kibbe & Co., for supplies,	.	10 50
Strickland & Shea, for lumber,	.	30 30
Jas. L. Howard & Co., for supplies,	.	6 50

AUGUST.

Orders in favor of

Ripley Bros., for carpets,	\$136 23
Preston & Kenyon, for painting,	7 00
James C. Bailey, for repairing furniture,	49 08
T. Sisson & Co., for supplies,	250 50
Sterling Washing Compound Co., for supplies,	18 00
James Mooney, for blacksmithing,	11 85
Bonner, Preston & Co., for painting,	22 63

SEPTEMBER.

Hartford Coal Co., for coal,	3,204 00
Hartford Lumber Co., for lumber,	35 61
Southern New England Telephone Co.,	300 00
Specialty Mfg. Co., for file cases for Secretary of State,	1,239 00
Kaiser Bros., for supplies,	14 00
Hartford City Gas Light Co.,	136 21

\$31,080 0

Capitol Grounds.

Orders in favor of

Benjamin C. McKinney, Assistant Superintendent't, for weekly pay-rolls of employes,	\$4,468 14
Conn. Concrete Co., for re-surfacing walks,	914 30
E. J. Thrall, for plants,	130 09
Hartford Electric Light Co.,	744 75
E. J. Thrall, work on flower beds,	38 50
Benjamin C. McKinney, Assistant Superintendent, for turf and labor,	115 98
W. W. Hunt, for flowers,	53 00
John F. Holmes, for fertilizer for lawn,	154 20
Hebard & Co., for carting,	26 40
Mrs. E. H. Colt, for turf,	49 14
Michael Sullivan, for labor,	24 00
Hartford Street Sprinkling Co.,	225 00
Hartford Telegram, advertising,	8 75
T. H. McKenzie, services as civil engineer,	194 14

\$7,146 39

\$38,226 48

No. 6.

CONTINGENT EXPENSES.

Orders in favor of		
Connecticut State Firemen's Association,		
annual appropriation,	\$9,000	00
Richard H. Clark, pension,	360	00
George W. Lovejoy, "	360	00
George L. Deming, "	240	00
Mrs. Mary E. Shipman, "	96	00
Myra J. Davis, "	520	00
William Malone, "	240	00
Sara Fletcher, "	260	00
Horace Clift, care of John Mason statue,	10	00
H. P. Cleveland, care of Putnam monument,	12	00
H. E. Smith, M.D., examination of ink,	60	00
Anna Warner Bailey Chapter Daughters		
of American Revolution, for appropriation,		
	300	00
Connecticut Historical Society, annual appropriation,		
	1,000	00
William E. Disbrow, Quartermaster-General, for memorial tablet for 18th Regt., C. V., at Winchester, Va.,		
	1,000	00
A. F. Eggleston, State Attorney, expenses in employment of detectives,		
	119	52
City of New London, for sewer assessment, Senate Joint Resolution No. 47,		
	209	05
E. Habenstein, entertainment for Gov. Bushnell and staff of Ohio,		
	141	00
J. W. Rockwell, boxes for shipping ink,	38	89
Charles J. Hoadly, copies of revolutionary records from various towns,		
	361	34
Pomeroy Bros. & Co., for ink,	541	50
Charles E. Perkins, for legal services in Olney cases,		
	213	20
Charles F. Thayer, legal services in Olney cases,		
	553	24
A. C. Pocock, entertainment of Gov. Bushnell and staff,		
	112	79

Orders in favor of

C. B. Boardman, carriages for Gov. Bushnell and staff,	\$75 00
W. P. Woolley, carriages for Gov. Bushnell and staff,	85 00
W. H. Barnard, for badges,	13 50
Louis R. Cheney, for entertainment for Gov. Bushnell and staff,	33 25
W. E. Disbrow, Quartermaster-General, for firing salute,	26 33
John L. Hunter, State's Attorney, employment of detectives by order of the Governor, in Walden case,	2,717 66
J. W. Rockwell, boxes for Secretary of State,	7 90
Jas. Buckland, work in cemetery at Darien,	280 50
A. F. Eggleston, State's Attorney, employment of detectives by order of the Governor,	140 38
Stephen Maslen, for monument for Second Heavy Artillery at Arlington, Va.,	1,000 00
W. E. Disbrow, Quartermaster-General, for expenses of examining soldiers' monument,	19 04
Stephen Maslen, for monument 12th Regt., C. V., at Winchester, Va.,	1,000 00
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	\$21,147 09

No. 7.

STATE BOARD OF EDUCATION.

Orders in favor of

Charles D. Hine, Secretary, salary,	\$3,500 00
Charles D. Hine, Secretary, office expenses,	5,970 40
Charles D. Hine, Secretary, teachers' meetings,	2,992 41
Charles D. Hine, Secretary, expenses of members of Board,	111 88

Orders in favor of		
Charles D. Hine, Secretary, traveling expenses,	\$790 23	
Charles D. Hine, Secretary, services and expenses of special agents to enforce the factory law,	8,545 46	
Charles D. Hine, Secretary, public libraries,	3,731 44	
Charles D. Hine, Secretary, expenses of Public Library Committee,	499 38	
A. J. Wright, chief clerk, salary,	1,800 00	
Giles Potter, Agent, salary,	1,500 00	
Giles Potter, Agent, traveling expenses,	674 38	
Alice S. McQuaid, clerk, salary,	1,200 00	
		<u>\$31,315 58</u>

No. 8.

STATE NORMAL SCHOOLS.

New Britain.

Orders in favor of	
Charles D. Hine, secretary, for salaries and expenses of management,	\$26,395 79

Willimantic.

Orders in favor of	
Charles D. Hine, secretary, for salaries and expenses of management,	17,346 64

New Haven.

Orders in favor of	
Charles D. Hine, secretary, for salaries and expenses of management,	15,368 01

NORMAL SCHOOL BUILDINGS.

New Haven.

Orders in favor of	
Charles D. Hine, secretary, for building appropriation,	\$29,025 05

New Britain Kindergarten.

Orders in favor of
 Charles D. Hine, secretary, for building
 appropriation, in part, . . . \$49 50

New Britain Ventilation.

Orders in favor of
 Charles D. Hine, secretary, for appropria-
 tion in part, . . . 1,202 99

Willimantic Grading.

Orders in favor of
 Charles D. Hine, secretary, for appropria-
 tion in part, . . . 3,793 42

\$93,181 40

No. 9.

COMMON SCHOOLS.

Orders in favor of
 Charles D. Hine, secretary, for school libra-
 ries, . . . \$7,090 00

EVENING SCHOOLS.

Orders in favor of the School Visitors of

Bridgeport,	\$15 75
Danbury,	69 86
Hartford,	216 00
Ansonia,	25 92
New Haven,	1,038 00
New Britain,	110 25
New London,	49 50
Norwich,	76 93
Portland,	31 86
Waterbury,	1,010 55
Stamford,	41 85

\$2,686 47

*APPROPRIATIONS FOR SCHOOLS.

Orders in favor of	
The School Visitors of the several towns,	\$260,788 50
	<u>\$270,564 97</u>

No. 10.

STATE LIBRARY.

Orders in favor of	
Charles J. Hoadly, librarian, salary,	\$1,800 00
Charles J. Hoadly, librarian, for books purchased,	193 04
Charles J. Hoadly, librarian, for expenses of the library,	175 68
F. H. Daniels, clerk, salary,	138 00
C. W. Butler, clerk, salary,	175 00
Charles J. Hoadly, librarian, for prepar- ing Volume 2 of the State Records,	<u>1,000 00</u>
	<u>\$3,481 72</u>

No. 11.

STATE PRISON.

Orders in favor of	
Jabez L. Woodbridge, warden, for deficiency in earnings of prison,	\$38,958 33
Jabez L. Woodbridge, warden, for prison library,	300 00
Jabez L. Woodbridge, warden, income from Dorsey fund,	100 00
C. F. Bollman, for expenses as director,	77 75
M. H. Sanford, for expenses as director,	7 00
James W. Cheney, for expenses as director,	125 11

*The General Statutes, revision of 1888, Sec. 2228, page 486, provides that one dollar and fifty cents shall be paid from the treasury of this state for every person between four and sixteen years of age. The total enumeration for October, 1895, as shown by returns made to this office by the School Visitors of the several towns, and published in the Annual Reports of the Commissioner of the School Fund and the Secretary of the State Board of Education, was 174,443, and the amount paid on this number was \$260,788.50.

Orders in favor of

M. W. Lawton, for expenses as director, .	\$40 52
Edmund E. Crow, for expenses as director, .	45 50
Estate of John W. Marvin, for expenses as director,	58 40
Thomas D. Wells, for expenses as director, .	114 29
A. G. Smith, services as appraiser,	50 00
Henry P. Bliss, services as appraiser,	50 00
L. B. Almy, M.D., examination of insane convicts,	10 00
Geo. L. Porter, M.D., examination of insane convicts,	5 00
E. A. McLellan, M.D., examination of in- sane convicts,	5 00
J. F. Calef, M.D., examination of insane convicts,	165 00
F. D. Edgerton, M.D., examination of in- sane convicts,	140 00
R. W. Kimball, M.D., examination of in- sane convicts,	10 00
F. D. Hallock, M.D., examination of insane convicts,	145 00
M. C. Hazen, M.D., examination of insane convicts,	5 00
Oscar Leach, auditor,	40 00
E. L. Wells, auditor,	40 00

\$40,491 90

BUILDING APPROPRIATION.

Orders in favor of

Jabez L. Woodbridge, warden, for building,	\$20,000 00
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CONNECTICUT PRISON ASSOCIATION.

Orders in favor of

Connecticut Prison Association, for annual appropriation,	\$3,000 00
Oscar Leach, auditor,	10 00
E. L. Wells, auditor,	10 00

\$3,020 00

Board of Pardons.

Orders in favor of

George P. McLean, clerk, salary, .	\$200 00
Charles B. Andrews, member, expenses, .	10 00
Morris W. Seymour, member, expenses, .	5 00
Edward Harland, member, expenses, .	10 00
Francis Bacon, member, expenses, .	10 00
E. J. Smith, sheriff, attendance and expenses, .	35 60

\$270 60\$63,782 50

No. 12.

CONNECTICUT SCHOOL FOR BOYS.

Orders in favor of

C. H. S. Davis, treasurer, for board bills —

October,	\$5,675 54
November.	5,892 56
December,	5,684 36
January,	5,945 45

George L. Coburn, treasurer, for board bills —

March,	11,453 59
April,	5,893 05
May,	5,694 88
June,	5,935 05
July,	5,886 03
August,	5,998 50
September,	6,028 53

\$70,087 54

Orders in favor of

James Donovan, trustee, for expenses, .	\$50 85
John L. Houston, trustee, for expenses, .	3 37
Joseph Hutchins, trustee, for expenses, .	51 11
J. L. Lathrop, trustee, for expenses, .	67 00
George O. Balch, trustee, for expenses, .	62 08
Oscar Leach, auditor,	70 00
E. L. Wells, auditor,	70 00

\$374 41\$70,461 9

No. 13.

CONNECTICUT INDUSTRIAL SCHOOL.

Orders in favor of

C. E. Bacon, treasurer, for board bills —

October,	\$3,473 04
November,	3,576 28
December,	3,472 62
January,	3,669 66
February,	3,157 43
March,	2,933 04
April,	3,214 43
May,	3,029 79
June,	3,036 96
July,	2,971 51
August,	3,197 27
September,	5,022 79
Oscar Leach, auditor,	15 00
E. L. Wells, auditor,	15 00

\$40,784 82

No. 14.

STATE PAUPERS.

Orders in favor of

Marvin H. Sanford, for supporting State paupers —

February,	\$1,827 19
May,	100 00
August,	1,823 69
The Selectmen of East Hartford,	21 86
“ “ New Canaan,	144 32
“ “ Norwich,	11 95
“ “ New London,	10 71
“ “ Manchester,	63 50
“ “ Mansfield,	87 95
“ “ Old Lyme,	27 50
“ “ Old Saybrook,	9 68
“ “ Oxford,	63 75
“ “ Newington,	9 64

Orders in favor of			
The Selectmen of Stonington,	.	.	\$7 70
" " Torrington,	.	.	84 00
" " West Hartford,	.	.	15 00
" " Washington,	.	.	62 94
			<hr/>
			\$4,371 38

No 15.

HUMANE INSTITUTIONS.

BOARD OF EDUCATION OF THE BLIND.

Perkins Institution for the Blind.

Orders for board bills —

January,	.	.	.	\$2,000 00
April,	.	.	.	2,000 00
July,	.	.	.	1,935 45

\$5,935 45

Connecticut Institute and Industrial School for the Blind.

Orders for board bills —

January,	.	.	.	\$4,129 98
April,	.	.	.	4,929 92
July,	.	.	.	4,963 32

\$14,023 22

Appropriation for Building.

Orders in favor of

F. E. Cleveland, secretary, October,	.	.	\$3,000 00
W. H. Relyea, December,	.	.	848 14
Angus & Chesebro, December,	.	.	1,477 00
Angus & Chesebro, January,	.	.	2,733 60
The W. H. Page Boiler Co., January,	.	.	267 30
W. H. Relyea, January,	.	.	500 00
Angus & Chesebro, February,	.	.	1,656 00
Angus & Chesebro, March,	.	.	2,627 20
Angus & Chesebro, April,	.	.	1,841 20
J. D. Sibley, May,	.	.	20 00

\$14,970 44

Expenses of the Board.

Orders in favor of	
F. E. Cleveland, for salary as secretary of the board,	\$1,800 00
OCTOBER.	
Charles B. Andrews, for expenses as mem- ber of the board,	10 53
JANUARY.	
Henry Ensign, for clothing,	131 13
Harvey & Lewis, for eyeglasses,	6 00
D. E. Strong, for shoes,	30 15
Brown, Thomson & Co., for clothing,	154 77
Walter S. Davis, for clothing,	8 38
The Pioneers, for supplies,	92 39
F. Brewer & Co., for supplies,	7 14
E. W. Foster, for expenses,	9 26
J. P. Stevenson & Co, for supplies,	15 00
John F. Keane, for supplies,	10 00
The Howland Stark Co., for supplies,	5 00
John M. Cannon, for supplies,	10 00
APRIL.	
Geo. C. Bell, for clothing,	25 85
D. E. Strong, for shoes,	10 80
Henry Ensign, for clothing,	26 55
Brown, Thomson & Co., for clothing,	111 73
Walter S. Davis, for supplies,	3 00
The Pioneers, for supplies,	36 85
JULY.	
The Pioneers, for supplies,	50 03
Brown, Thomson & Co., for clothing,	73 68
G. Fox & Co., for clothing,	14 90
N. F. Shanley, for supplies,	20 00
D. E. Strong, for shoes,	14 00
S. Brewer & Co., for supplies,	11 82
Harvey & Lewis, for eyeglasses,	7 00
Henry Ensign, for clothing,	93 20
Plimpton Manufacturing Co., for supplies,	5 95
C. S. Goodwin & Son, for shoes,	6 25
Charles M. Gaines, for supplies,	100 60
Emily W. Foster, for expenses,	122 08

JULY.

Orders in favor of

W. S. Keyes, for clerical services, . . .	\$219 00
F. E. Cleveland, Secretary, for traveling expenses,	124 38

\$3,367 42

The American School at Hartford for the Deaf.

Orders for board bills —

October,	\$3,033 33
October,	4,200 00
April,	6,500 00
April,	224 08

\$13,957 41

Connecticut School for Imbeciles.

Orders for board bills —

October,	\$4,004 90
January,	4,112 63
April,	4,150 34
July,	4,318 18

\$16,586 05

Appropriation for building —

Orders in favor of

Thomas L. Norton, Treasurer, October, . . .	2,500 00
Thomas L. Norton, Treasurer, November, . . .	1,000 00

\$3,500 00

General Hospital Society.

Orders for annual appropriation —

October,	\$1,250 00
January,	1,250 00
April,	1,250 00
July,	1,250 00

\$5,000 00

Hartford Hospital.

Orders for annual appropriation —

October,	1,250 00
January,	1,250 00
April,	1,250 00
July,	1,250 00

\$5,000 00

Bridgeport Hospital.

Orders for annual appropriation —

October,	\$1,250 00
January,	1,250 00
April,	1,250 00
July,	1,250 00

\$5,000 00

Grace Hospital Society.

Orders for annual appropriation —

November,	\$2,916 66
May,	3,333 34
July,	1,250 00

\$7,500 00

Norwalk Hospital Association.

Order for annual appropriation —

June,	\$2,500 00
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Danbury Hospital.

Orders for annual appropriation —

October,	\$1,250 00
January,	1,250 00
April,	1,250 00
August,	1,250 00

\$5,000 00

The William W. Backus Hospital.

Orders for annual appropriation —

November,	\$833 33
January,	1,250 00
April,	1,250 00
July,	1,250 00

\$4,583 33

Meriden Hospital.

Orders for annual appropriation —

November,	\$750 00
January,	750 00
July,	750 00

\$2,250 00

Waterbury Hospital.

Orders for annual appropriation —

October,	.	.	.	.	\$625 00
January,	.	.	.	.	625 00
April,	.	.	.	.	625 00
July,	.	.	.	.	625 00

\$2,500 00*New London Memorial Hospital.*

Orders for annual appropriation —

October,	.	.	.	.	\$1,250 00
January,	.	.	.	.	1,250 00
April,	.	.	.	.	1,250 00
July,	.	.	.	.	1,250 00

\$5,000 00*Stamford Hospital.*

Order for appropriation for building —

November,	\$25,000 00
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Connecticut Humane Society.

Order for annual appropriation —

July,	\$2,000 00
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Mystic Oral School.

Orders for board bills —

December,	\$814 07
January,	1,535 59
April,	.	.	.	.	925 00
July,	.	.	.	.	975 00

\$4,249 66*Connecticut Hospital for the Insane.*

Orders in favor of

M. B. Copeland, treasurer, for board bills —

October,	.	.	.	.	\$6,456 25
November,	.	.	.	.	6,691 82
December,	.	.	.	.	6,496 29
January,	.	.	.	.	6,725 96

Orders in favor of

M. B. Copeland, for board bills —

February,	\$6,746 40
March,	6,351 00
April,	6,881 69
May,	6,657 29
June,	6,961 72

\$59,968 42

Orders in favor of

W. Morgan, trustee, for expenses,	\$14 60
W. B. Foster, trustee, for expenses,	30 84
Costello Lippett, trustee, for expenses,	51 66
Seth J. Hall, services as building committee,	42 00
M. T. Newton, services as building committee,	33 00
Oscar Leach, services as auditor,	120 00
E. L. Wells, services as auditor,	120 00

\$412 10

Retreat for the Insane.

Orders for board bills —

October,	\$528 00
January,	629 42
May,	596 28
July,	624 28

\$2,377 98

New Hampshire Asylum for Insane.

Order for board bill —

October,	\$144 02
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Butler Hospital for Insane.

Order for board bill —

March,	\$64 29
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Connecticut School for Imbeciles.

Orders for board of insane beneficiaries —

October,	\$26 00
January,	26 00
April,	26 00
July,	26 00

\$104 00

Homes for Dependent and Neglected Children.

HARTFORD COUNTY.

Orders in favor of
The County Commissioners —

October,	\$2,155 04
January,	2,593 11
April,	2,892 81
July,	2,694 21

\$10,335 17

NEW HAVEN COUNTY.

Orders in favor of
The County Commissioners —

October,	\$1,406 95
January,	4,342 22
April,	4,443 16
June,	3,257 06
Septembër,	3,557 04

\$17,006 43

NEW LONDON COUNTY.

Orders in favor of
The County Commissioners —

December,	\$1,977 52
January,	1,147 04
May,	1,072 55

\$4,197 11

FAIRFIELD COUNTY.

Orders in favor of
The County Commissioners —

October,	\$2,036 81
January,	2,058 05
April,	1,742 68
July,	1,978 74

\$7,816 28

WINDHAM COUNTY.

Orders in favor of
The County Commissioners —

October,	\$892 13
January,	973 83
April,	979 06
July,	<u>955 71</u>

\$3,800 73

LITCHFIELD COUNTY.

Orders in favor of
The County Commissioners —

October,	\$1,181 12
January,	1,236 40
April,	1,348 51
July,	<u>1,194 27</u>

\$4,960 30

MIDDLESEX COUNTY.

Orders in favor of
The County Commissioners —

October,	\$1,082 63
January,	1,050 27
April,	1,065 08
July,	<u>1,231 69</u>

\$4,429 67

TOLLAND COUNTY.

Orders in favor of
The County Commissioners —

October,	\$994 44
March,	993 44
May,	951 38
September,	<u>875 76</u>

\$3,815 02

E. L. Wells, auditor,	\$110 00
James A. Jones, auditor,	<u>110 00</u>

\$220 00

\$56,580 71

\$267,574 50

No. 16.

SICK AND WOUNDED SOLDIERS.

Fitch's Home for Soldiers.

Orders in favor of

L. A. Dickinson, Treasurer of the Soldiers'
Hospital Board, for expenses of man-
agement —

October,	\$10,000 00
December,	10,000 00
February,	10,000 00
April,	10,000 00
June,	10,000 00
August,	10,000 00

\$60,000 00

Appropriation for Building.

Orders in favor of

L. A. Dickinson, Treasurer —

December,	\$10,000 00
January,	4,700 00

\$14,700 00

\$74,700 00

No. 17.

DECEASED SOLDIERS.

Orders in favor of

The Selectmen of the following towns for
burial of Soldiers —

Ansonia, \$105 00	North Stonington, \$35 00
Bethel, 35 00	Old Lyme, 35 00
Bridgeport, 280 00	Orange, 70 00
Brooklyn, 35 00	Plainville, 35 00
Colchester, 35 00	Plainfield, 70 00
Coventry, 35 00	Plymouth, 35 00
Cromwell, 35 00	Preston, 70 00

Orders in favor of

Danbury,	\$105 00	Portland,	\$70 00
Derby,	105 00	Putnam,	35 00
Darien,	700 00	Pomfret,	35 00
East Windsor,	35 00	Redding,	35 00
Enfield,	70 00	Roxbury,	35 00
East Hartford,	105 00	Somers,	25 25
Fairfield,	35 00	South Windsor,	35 00
Franklin,	35 00	Southington,	35 00
Granby,	35 00	Stamford,	140 00
Guilford,	35 00	Sharon,	35 00
Hartford,	560 00	Stonington,	105 00
Hampton,	35 00	Simsbury,	35 00
Killingly,	35 00	Suffield,	35 00
Ledyard,	20 50	Thomaston,	35 00
Litchfield,	25 00	Vernon,	35 00
Madison,	35 00	Wallingford,	35 00
Middletown,	105 00	Wethersfield,	35 00
Meriden,	70 00	Windham,	70 00
Newtown,	35 00	Weston,	35 00
Newington,	35 00	Westport,	70 00
New Canaan,	70 00	Willington,	35 00
New Haven,	595 00	Westbrook,	35 00
Norwich,	175 00	Woodstock,	70 00
New London,	105 00	Windsor,	105 00
Norwalk,	140 00	Winchester,	35 00
New Britain,	105 00		

\$5,565 75

6,848 00

S. Maslen, for headstones,	
Evergreen Cemetery Association, for care of soldiers' lot,	10 00
W. E. Disbrow, Quartermaster-General, for expenses in examining soldiers' monument,	8 76
T. L. Bartholomew, for services in locating soldiers lots at New Haven,	13 85
R. T. Skelton, for work in cemetery at Darien, on State lot,	20 00

\$12,466 36

No. 18.

AGRICULTURAL AFFAIRS.

Orders in favor of	
George T. Sanger, treasurer, State Board of Agriculture, for annual appropriation,	\$3,500 00
William H. Brewer, treasurer State Agricultural Experiment Station, for annual appropriation,	10,000 00
William H. Brewer, treasurer State Agricultural Experiment Station, for examination of food products,	2,500 00
E. H. Jenkins, director State Agricultural Experiment Station, for appropriation for building,	1,963 27
Henry C. Miles, treasurer Storrs Agricultural College, annual appropriation,	25,000 00
Henry C. Miles, treasurer Storrs Agricultural College, Experiment Station, for examination of food products,	1,800 00
Henry C. Miles, treasurer Storrs Agricultural College, appropriation for building,	8,983 69
E. L. Wells, auditor Storrs Agricultural College,	10 00
Oscar Leach, auditor Storrs Agricultural College,	10 00
E. L. Wells, auditor State Experiment Station Accounts,	20 00
Oscar Leach, auditor State Experiment Station Accounts,	20 00

\$53,806 96

Commissioners on Diseases of Domestic Animals.

Orders in favor of	
George L. Foskett, commissioner, for services and expenses,	\$2,516 61
Clifton Peck, commissioner, for services and expenses,	1,874 70
E. S. Hough, commissioner, for services and expenses,	634 58

Orders in favor of

Dudley Wells, commissioner, for services and expenses,	\$1,165 65
J. E. Gardner, veterinary surgeon, for services and expenses,	756 36
E. M. Heath, veterinary surgeon, for services and expenses,	528 08
G. W. Loveland, veterinary surgeon, for services and expenses,	220 00
E. R. Storrs, veterinary surgeon, for services and expenses,	419 00
R. P. Lyman, veterinary surgeon, for services and expenses,	646 93
H. T. Potter, veterinary surgeon, for services and expenses,	73 20
Noah Cressy, veterinary surgeon, for services and expenses,	33 65
George A. Waterman, veterinary surgeon, for services and expenses,	13 00
John R. Bacon, veterinary surgeon, for services and expenses,	173 80
Andrew Hyde, veterinary surgeon, for services and expenses,	16 00
F. S. Charter, veterinary surgeon, for services and expenses,	10 00
Theron S. Platt, for services and expenses,	17 50
R. S. Todd, veterinary surgeon, for services and expenses,	319 90
John F. Simmons, for services and expenses,	13 10
H. B. Ferris, M.D., for examination of milk,	15 00
Dowd Printing Co., for printing,	120 75
Hartford Daily <i>Courant</i> , for printing,	6 00
Hartford Daily <i>Times</i> , for printing,	22 50

\$9,596 31

Compensation for Cattle Killed by Order of Commissioners.

Orders in favor of

OCTOBER.

E. W. Davis,	\$230 00
Gustave Fritz,	5 00

Orders in favor of

E. Manchester & Sons,	\$557 00
George L. Foskett,	36 00
B. C. Hall,	15 00
H. A. Sanford,	58 00
S. A. Kent,	70 00
Rogers Starks,	80 00
Andrew Palmer,	25 00
Michael Wall,	10 00
Strong H. Barber,	327 50
Theodore Stanley,	330 00
Richard Farrel,	10 00

NOVEMBER.

H. L. Culren,	25 00
Elizabeth Banner,	20 00
Daniel C. Merrell,	160 00
George H. Knight,	95 00
Wolcott Deming,	120 00
Henry Page,	585 00
Eli Clark,	10 00
Gilbert W. Phelps,	180 00
Edgar A. Hough,	5 00
Deming Bros.,	63 00
Nathan S. Bushnell,	158 00
H. C. Wolcott,	20 00
J. E. Turner & Sons,	25 00
A. N. Perkins,	112 00
George H. Hewitt,	65 00
Charles Segar,	15 00
William J. Martin,	197 00
Ponemah Mills,	1,560 00
Francis N. Harris,	170 00
W. C. Day,	92 50
E. S. Smith,	20 00
S. Chambers,	15 00
Clifton Peck,	71 50

DECEMBER.

H. H. Goodwin,	55 00
Miss E. B. Mather,	125 00
Dennis Coughlin,	25 00
Mrs. James Leddy,	15 00

Orders in favor of

F. F. Wadhams,	.	.	.	.	\$263 00
H. I. Page, .	.	.	.	.	70 00
Henry Page,	.	.	.	.	75 00
Richard Wall,	.	.	.	.	10 00
Joseph A. Fagan,	.	.	.	.	160 00
Robert C. Mitchell,	.	.	.	.	24 00
John S. Shaw,	.	.	.	.	25 00
Horace North,	.	.	.	.	35 00

JANUARY.

William Mitchell,	.	.	.	.	10 00
W. H. Filley,	.	.	.	.	18 00
George W. Eaton,	.	.	.	.	160 00
A. Griswold,	.	.	.	.	25 00
Pascoe Bros.,	.	.	.	.	160 00
H. L. Culver,	.	.	.	.	122 50
W. W. Loomis,	.	.	.	.	115 00
Joseph McGowan,	.	.	.	.	150 00
C. H. Hanchett,	.	.	.	.	504 50
Martin H. Kent,	.	.	.	.	45 00
George L. Bradley,	.	.	.	.	888 00
E. C. Richardson,	.	.	.	.	10 00
George A. Hopson,	.	.	.	.	10 00
W. L. Stiles,	.	.	.	.	62 00
Luther A. Pomeroy,	.	.	.	.	28 00
C. P. Ives, .	.	.	.	.	20 00
E. C. Loomis,	.	.	.	.	10 00
John J. Eagan,	.	.	.	.	179 50
H. C. Brown,	.	.	.	.	37 00
L. Dart,	.	.	.	.	40 00
Frank S. Thayer,	.	.	.	.	18 00
E. C. Rowley,	.	.	.	.	80 00
J. N. Clark, .	.	.	.	.	40 00
Robert C. Mitchell,	.	.	.	.	15 00
John Collins,	.	.	.	.	40 00
John G. Willoughby,	.	.	.	.	257 00
Herman Ude,	.	.	.	.	119 00
Arthur Sikes,	.	.	.	.	42 00
Henry Adams,	.	.	.	.	105 00
S. W. Clark,	.	.	.	.	65 00

FEBRUARY.

Orders in favor of

Horatio Goddard,	\$5 00
Horace Wolcott,	45 00
Arthur B. Porter,	80 00
David Hall,	10 00
John Schwaller,	280 00
Martin Luetjen,	12 50

MARCH.

Fitch Milliard,	237 50
H. J. Newberry,	67 50
W. D. Hollister,	10 00
Clayton F. Wright,	5 00
Michael Firtion,	95 00
Charles Killam,	43 00
George H. Reynolds,	212 50
Nathan Damon,	66 00
W. H. Whitney,	25 00
Mrs. Mary Goodman,	80 00
H. P. Woodward,	330 00
Horatio Goddard,	20 00
Henry Adams,	30 00
Charles G. Root,	60 00
Charles R. Gillette,	25 00
E. W. Carter,	15 00
B. H. Johnson,	30 00
F. E. Rice,	22 90
Michael Gorman,	10 00
Mrs. C. T. Baker,	100 00
J. L. Currier,	5 00
Nancy E. Hall,	55 00
I. B. Phelan,	160 00
C. L. Cowdry,	50 00
John B. Johnson,	45 00
Thomas S. Bidwell,	10 00

APRIL.

William D. Holman,	210 00
George W. Lamphire, Jr.,	125 00
Oscar Leonard,	170 00
Lewis L. Averill,	410 00

Orders in favor of

H. S. Harvey,	.	.	.	.	\$15 00
Michael Firtion,	.	.	.	.	42 00
John D. Loomis,	.	.	.	.	35 00
W. F. Sessions,	.	.	.	.	100 00

MAY.

F. L. Roberts,	.	.	.	.	73 00
Frederick Hubbard,	.	.	.	.	40 00
W. T. Beach,	.	.	.	.	25 00
E. J. Williams,	.	.	.	.	60 00
Connecticut Literary Institution,	.	.	.	.	90 00
H. E. Turner,	.	.	.	.	15 00
Robert E. Baldwin,	.	.	.	.	85 00
Charles F. Griswold,	.	.	.	.	5 00
F. J. Hotchkiss,	.	.	.	.	130 00
H. C. Richardson,	.	.	.	.	200 00
W. E. Tanner,	.	.	.	.	10 00
Phineas Platt,	.	.	.	.	5 00
B. C. Gladwin,	.	.	.	.	10 00
Mary J. Childs,	.	.	.	.	25 00
H. L. Miller,	.	.	.	.	250 00
H. E. Turner,	.	.	.	.	30 00
J. A. Pascoe,	.	.	.	.	193 50
Dudley Wall,	.	.	.	.	30 00
George E. Chappell,	.	.	.	.	10 00
W. H. Wells,	.	.	.	.	15 00
Cornelius McAuliffe,	.	.	.	.	15 00
Clarence L. Kibbe,	.	.	.	.	20 00

JUNE.

E. A. Thayer,	.	.	.	.	30 00
Peter S. Green,	.	.	.	.	15 00
Theodore M. Peck,	.	.	.	.	10 00
A. L. Hunt, President,	.	.	.	.	360 00
Rufus E. Holmes,	.	.	.	.	85 00
Anthony Fabisinski,	.	.	.	.	12 00
Francis King,	.	.	.	.	330 00
William S. Downs,	.	.	.	.	40 00
Benjamin Brown,	.	.	.	.	50 00
John W. Wood,	.	.	.	.	10 00
Estate of Julius Converse,	.	.	.	.	600 00
Samuel Ridgeway,	.	.	.	.	20 00

Orders in favor of

Sidney Dorman,	.	.	.	\$35 00
George B. Fevreau,	.	.	.	5 00
Edward D. Denslow,	.	.	.	198 00
H. Fossum,	.	.	.	20 00
Charles N. Dodge,	.	.	.	30 00

JULY.

Andrew Jacobsin,	.	.	.	25 00
William Shaw,	.	.	.	10 00
Estate of Julius Converse,	.	.	.	30 00
L. Hansen,	.	.	.	25 00
James H. Larned,	.	.	.	260 00
George A. Hickox,	.	.	.	115 00
Andrew Anderson,	.	.	.	50 00
Margaret Weber,	.	.	.	15 00
H. N. Griswold,	.	.	.	65 00
W. F. Sessions,	.	.	.	35 00
George B. Sherwood,	.	.	.	150 00
Frank D. Glazier,	.	.	.	40 00
Hans M. Hansen,	.	.	.	130 00
Horatio Kibbe,	.	.	.	30 00
John Mortensen,	.	.	.	125 00
Gary Bros.,	.	.	.	35 00
George O. Cleveland,	.	.	.	175 00
E. J. Per Lee,	.	.	.	55 00
Schwab Bros.,	.	.	.	100 00
Andrew Anderson,	.	.	.	16 00
Oscar Swanson,	.	.	.	25 00
Gilbert L. Smith,	.	.	.	50 00
S. A. Kent,	.	.	.	35 00
G. M. Pike,	.	.	.	5 00
The Gardiner Hall Jr. Co.,	.	.	.	35 00
Patrick McNally,	.	.	.	20 00
Seth Scofield,	.	.	.	30 00
Lucy L. Camp,	.	.	.	45 00

AUGUST.

E. P. Terrill,	.	.	.	35 00
Olaf Larson,	.	.	.	80 00
Thomas O'Harra,	.	.	.	10 00
C. H. & L. A. Mason,	.	.	.	140 00
Asa H. Hawley,	.	.	.	198 00

Orders in favor of

Griswold Bros.,	.	.	.	.	\$50 00
Sweetser & Morehouse,	.	.	.	.	285 00
Hickox & Helin,	.	.	.	.	25 00

SEPTEMBER.

Horace L. Allen,	.	.	.	.	110 00
R. E. Abbe,	.	.	.	.	25 00
Edgar D. Beach,	.	.	.	.	128 00
S. M. Waldron,	.	.	.	.	135 00
Arthur C. Titus,	.	.	.	.	35 00
Miss Elizabeth Welton,	.	.	.	.	5 00
Edgar W. Calhoun,	.	.	.	.	135 00
S. F. Seeley, Administrator,	.	.	.	.	20 00
Sidney S. Platt,	.	.	.	.	10 00
Charles D. Kilbourn,	.	.	.	.	95 00
Henry M. Barbour,	.	.	.	.	50 00
A. & M. King,	.	.	.	.	60 00
E. D. Denslow,	.	.	.	.	100 00
Oliver Antrim,	.	.	.	.	320 00
Albert Webster,	.	.	.	.	15 00
Martin Porter,	.	.	.	.	200 00
Arthur Hollister,	.	.	.	.	352 00
H. O. Averill,	.	.	.	.	70 00
Francis Bissell,	.	.	.	.	96 00
O. A. Chapman,	.	.	.	.	65 00
A. G. Baker and Peter Blanner,	.	.	.	.	20 00

\$20,930 40

State Aid to Agricultural Societies.

Orders in favor of

Windsor Agricultural Society,	.	.	.	.	\$114 25
Danbury Agricultural Society,	.	.	.	.	919 34
East Granby Agricultural Society,	.	.	.	.	104 31
Meriden Agricultural Society,	.	.	.	.	208 20
Stafford Springs Agricultural Society,	.	.	.	.	326 95
Guilford Agricultural Society,	.	.	.	.	126 14
New Milford Agricultural Society,	.	.	.	.	149 79
Berlin Agricultural Society,	.	.	.	.	127 40
Watertown Agricultural Society,	.	.	.	.	196 10
New London County Agricultural Society,	.	.	.	.	263 45

Orders in favor of

Windham County Agricultural Society,	.	\$283	10
Tolland County Agricultural Society,	.	191	40
Winsted Agricultural Society,	.	124	10
Woodstock Agricultural Society,	.	278	45
Granby Agricultural Society,	.	105	84
Madison Agricultural Society,	.	125	90
Chester Agricultural Society,	.	107	17
Clinton Agricultural Society,	.	115	46
Farmington Valley Agricultural Society,	.	150	38
Simsbury Agricultural Society,	.	122	65
Union Agricultural Society of Somers,	.	114	05
Union Agricultural Society of Monroe,	.	191	10
Bristol Fair Corporation,	.	235	38
Connecticut Horticultural Society,	.	196	92
Jersey Cattle Breeders' Association,	.	100	00
Connecticut Dairymen's Association,	.	144	31
Harwinton Agricultural Society,	.	131	10
Branford Agricultural Society,	.	141	88
Suffield Agricultural Society,	.	132	40
Wolcott Agricultural Society,	.	154	52
Willimantic Fair Association,	.	117	97

\$5,800 00

Commissioner on Peach Yellows.

Orders in favor of

Josiah M. Hubbard, commissioner, ser-			
vices and expenses,	.	\$953	86
F. E. Blakeman, deputy, services and ex-			
penses,	.	137	10
A. C. Collins,	.	240	08
A. C. Sternberg, Jr.,	.	244	80
Clifton Peck,	.	161	55
Hubert T. Smith,	.	192	29
Silas Paine,	.	68	75
Charles A. Sill,	.	54	75
G. G. Tillinghast,	.	126	85
James F. Brown, Jr.,	.	257	95
Robert P. Hubbard,	.	120	00
L. H. Healey,	.	265	50

Orders in favor of

Henry W. Morse,	\$139 95
Myron W. Sperry,	220 89
W. F. Platt,	235 65
Edwin A. Todd,	103 75
Lucien Bass,	249 40
H. I. Nettleton,	145 25
Roswell A. Moore,	268 55
R. W. Holmes,	244 67
George C. Comstock,	334 45
J. C. Eddy,	169 90
Dennis Fenn,	166 25
George F. Chapin,	260 25
Ard Welton,	172 46
H. G. Manchester,	164 77
J. B. Stetson,	232 40
A. G. Gurley,	42 15
James F. Brown, Jr.,	98 43

\$6,072 65

Bounty for Tree Planting.

Orders in favor of

Charles Bloss,	\$3 00
C. W. Nevers,	74 00
S. W. Elliott,	76 60
M. C. Dean,	16 00

\$169 60

State Aid to Associations.

Orders in favor of

Connecticut Sheep Breeders' Association, .	\$30 90
Connecticut Dairymen's Association, .	1,000 00

\$1,030 90

Dairy Commissioner.

Orders in favor of

C. S. Burlingame, commissioner, for salary, .	\$1,125 00
C. S. Burlingame, commissioner, for ex-	
penses,	581 89
E. P. Bates, deputy, for salary,	900 00

Orders in favor of

E. P. Bates, deputy, for expenses, . . .	\$600 77
John B. Noble, commissioner, for salary, . .	375 00
John B. Noble, commissioner, for expenses, .	155 29
Robert L. Gilbert, deputy, for salary, . . .	300 00
Robert L. Gilbert, deputy, for expenses, . .	144 45
Smith & McDonough, for letter-press, . . .	62 75

\$4,245 15

\$101,651 97

No. 19.

NATIONAL GUARD.

Salaries.

Orders in favor of

Charles P. Graham, Adjutant-General, . . .	\$1,200 00
William E. Disbrow, Quartermaster-General, .	1,200 00
James H. Jarman, Paymaster-General, . . .	600 00
George A. Bowen, Surgeon-General,	416 64
Henry S. Peck, Commissary-General,	550 00
William E. F. Landers, Assistant Adjutant-General,	1,800 00
Louis R. Cheney, Assistant Quartermaster-General,	1,800 00
Theron C. Swan, assistant clerk Adjutant-General,	1,400 00
Walter Pearce, assistant clerk Adjutant-General,	1,400 00
Lorenzo D. Converse, assistant clerk Adjutant-General,	1,400 00

\$11,766 64

Sundry Accounts.

Orders in favor of

James H. Jarman, Paymaster-General, expenses,	\$48 51
Oscar Leach, Auditor,	30 00
E. L. Wells, Auditor,	50 00

\$128 51

Advances to Adjutant-General.

Orders in favor of

Charles P. Graham, Adjutant-General—

February,	\$1,500 00
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Advances to Quartermaster-General.

Orders in favor of

William E. Disbrow, Quartermaster-General—

October,	.	.	.	.	\$20,000 00
February,	.	.	.	.	10,000 00
April,	.	.	.	.	10,000 00
June,	.	.	.	.	10,000 00
August,	.	.	.	.	20,000 00

\$70,000 00

Advances to Paymaster-General.

Orders in favor of

James H. Jarman, Paymaster-General—

June,	.	.	.	.	\$5,000 00
August,	.	.	.	.	37,000 00

\$42,000 00

Advances to Commissary-General.

Orders in favor of

Henry S. Peck, Commissary-General—

August,	.	.	.	.	\$8,000 00
September,	.	.	.	.	5,500 00

\$13,500 00

\$138,895 15

No. 20.

GOVERNOR'S GUARD.

Orders in favor of

First Company Governor's Foot Guard,

Major E. Henry Hyde commanding—

Escort duty to the Governor,	.	.	.	\$2,000 00
Spring parade pay-roll,	.	.	.	256 50

Transportation to New London, . . .	\$200 00
Armory rent,	1,000 00
Uniforms and equipments,	2,524 20
Annual allowance of commander,	50 00
Care of arms,	118 00

\$6,148 70

Orders in favor of

Second Company Governor's Foot Guard,
Major Benjamin E. Brown commanding —

Escort duty to the Governor,	\$2,000 00
Spring parade pay-roll,	244 60
Transportation to New London,	200 00
Uniforms,	1,684 75
Armory rent,	500 00
Annual allowance of commander,	50 00
Heating and gas bills,	527 99
Equipments,	211 00

\$5,418 34

Orders in favor of

First Company Governor's Horse Guard,
Major Francis M. Warren commanding —

Fall field day pay-roll,	\$284 40
Special parade pay-roll,	9 12
Spring parade pay-roll,	284 40
Armory rent,	600 00
Ammunition,	10 40
Care of arms,	136 00
Annual allowance of commander,	50 00

\$1,374 32

Orders in favor of

Second Company Governor's Horse Guard,
Major Dennis A. Blakeslee commanding —

Fall field day pay-roll,	\$323 47
Spring parade pay-roll,	341 73

Armory rent,	\$600 00	
Annual allowance of commander,	46 00	
Uniforms and equipments,	82 25	
Detail at Camp Graham,	36 00	
		\$1,429 45
		<u>\$14,370 81</u>

No. 21.

PRINTING AND CIRCULATING PUBLIC DOCUMENTS.

OCTOBER.

Orders in favor of

Dennison Manufacturing Co.,	\$15 00
The Standard Association, printing for Quar-	
termaster-General,	4 25
United States Express Company,	73 42
Connecticut School for Boys, printing for	
Factory Inspector,	55 75
Tuttle, Morehouse & Taylor, printing for	
State Board of Education,	305 00
Adams Express Company,	90 83

NOVEMBER.

W. C. Mowry, express charges,	34 30
R. S. Peck & Co., printing for Quartermas-	
ter-General,	2 50
Fowler & Miller Co., printing,	35 25
Fowler & Miller Co., 1,775 copies report of	
Dairy Commissioner,	182 25
Plimpton Manufacturing Company, election	
envelopes,	570 07
The Case, Lockwood & Brainard Co., 1,500	
copies State Records, Vol. 2,	1,515 40
The Case, Lockwood & Brainard Co., print-	
ing journals, calendars, blanks, resolu-	
tions, etc.,	1,739 95
The Case, Lockwood & Brainard Co., print-	
ing for Bank Commissioners,	203 78
The Case, Lockwood & Brainard Co., 5,500	
copies State Register and Manual,	2,755 38

Orders in favor of

The Case, Lockwood & Brainard Co., 3,000 copies Public Acts of 1895,	\$1,101 91
The Case, Lockwood & Brainard Co., print- ing engrossed bills, Public and Special Acts, 1895,	1,763 50
The Case, Lockwood & Brainard Co., 25,000 copies Public Acts of 1895, cheap edi- tion,	1,669 00
The Case, Lockwood & Brainard Co., 3,000 copies Special Acts of 1895,	1,797 14
The Case, Lockwood & Brainard Co., print- ing for State officers, State Board of Education, and State Librarian,	1,068 31
United States Express Company,	85 27
Tuttle, Morehouse & Taylor, printing for Sculpture Commission,	14 25
Adams Express Company,	80 25

DECEMBER.

Adams Express Company,	20 30
Waterman & Wright, 700 copies report criminal business of the courts,	35 00

JANUARY.

Banks & Brothers, Vol. 65 Connecticut re- ports,	517 47
The Standard Association, 2,000 copies report of Shell-Fish Commissioners,	296 00
E. F. Bigelow, 1,300 copies report of State Prison,	313 50

FEBRUARY.

Adams Express Co.,	73 25
W. H. Dodd & Co., 2,300 maps for Rail- road Commissioners' report,	215 86
Adams Express Co.,	22 78
Plimpton Manufacturing Co., for printing for State Treasurer's office,	148 18
Plimpton Manufacturing Co., for printing for State Secretary's office,	74 64
The Republican Publishing Co., 7,500 cop- ies report of Bureau of Labor Sta- tistics,	2,779 96

Orders in favor of

The Republican Publishing Co., report of Board of Mediation and Arbitration, .	\$12 00
James P. Andrews and George B. Fowler, 324 copies Connecticut Index digest, .	2,268 00

MARCH.

Adams Express Co.,	84 40
Banks & Brothers, express charges on Connecticut reports,	121 26
W. C. Mowry, compiling State Register, .	400 00
Connecticut School for Boys, 2,000 copies report of Connecticut School for Boys, .	165 50
The Case, Lockwood & Brainard Co., print- ing for State Board of Education, .	87 85
The Case, Lockwood & Brainard Co., 2,000 copies report of Bank Commissioners, .	1,575 81
The Case, Lockwood & Brainard Co., 650 copies Journal of House of Represent- atives, 1895,	2,250 92
The Case, Lockwood & Brainard Co., 650 copies Journal of Senate, 1895, .	1,872 95
The Case, Lockwood & Brainard Co., bind- ing 275 sets public documents, .	715 00
The Case, Lockwood & Brainard Co., 1,200 copies report of State Treasurer, .	139 50
The Case, Lockwood & Brainard Co., 2,000 copies report of Factory Inspector, .	332 80
The Case, Lockwood & Brainard Co., 1,500 copies report of Adjutant-General, .	736 10
The Case, Lockwood & Brainard Co., 1,200 copies report of State Comptroller, .	137 57
The Case, Lockwood & Brainard Co., 2,200 copies report of Railroad Commis- sioners,	1,892 70
The Case, Lockwood & Brainard Co., wrap- ping and shipping House and Senate Journals, 1895, and express charges on same,	211 46
The Case, Lockwood & Brainard Co., print- ing for State officers,	528 64

APRIL.

Orders in favor of	
The Bulletin Co., 1,000 copies report of Storrs College,	\$208 00
W. Schlein, printing Public Acts in German,	600 00
Adams Express Co.,	69 03

MAY.

Tuttle, Morehouse & Taylor, printing school registers,	334 19
Tuttle & King, 12,000 copies report of Storrs Experiment Station,	2,000 00
U. S. Express Co.,	53 04
Adams Express Co.,	9 13
Banks & Brothers, Vol. 66, Conn. Reports,	532 34
The Case, Lockwood & Brainard Co., 1,500 copies laws relating to schools,	325 50
The Case, Lockwood & Brainard Co., 5,000 copies report of State Board of Education,	4,117 03

JULY.

Tuttle, Morehouse & Taylor, 12,000 copies report State Agricultural Experiment station,	3,201 68
Tuttle, Morehouse & Taylor, 3,000 reports of State Board of Health,	2,890 65
George D. Curtiss, work on State Register,	29 50

SEPTEMBER.

Adams Express Co.,	5 33
Plimpton Manufacturing Co., election envelopes,	206 81
The Case, Lockwood & Brainard Co., 1,000 copies report of Bank Commissioners relating to investment companies,	337 20
The Case, Lockwood & Brainard Co., printing for Comptroller,	83 50
The Case, Lockwood & Brainard Co., 5,000 copies report of State Board of Agriculture,	2,220 30
The Case, Lockwood & Brainard Co., 3,500 copies State Register and Manual,	1,947 96

Orders in favor of

The Case, Lockwood & Brainard Co., official ballots, certificates, etc., for Secretary of State,	\$943 65	
The Case, Lockwood & Brainard Co., binding 1,498 copies of Special Laws for 1893,	913 78	
The Case, Lockwood & Brainard Co., 1,900 copies life report, and 1,300 copies fire report of the Insurance Commissioner,	3,014 20	
The Case, Lockwood & Brainard Co., bind-48 vols. School Returns,	48 00	
		<u>\$57,282 98</u>

No. 22.

SOLDIERS' CHILDREN.

Orders in favor of the treasurers of the following towns for amounts due children of deceased soldiers:

Bridgeport, \$568 50	New London, \$294 23
Glastonbury, 78 00	Norwalk, 302 33
Groton, 117 00	Norwich, 151 93
Fairfield, 487 50	Portland, 64 50
Hamden, 156 00	Putnam, 78 00
Hartford, 312 64	Wilton, 39 00
Middletown, 234 00	Waterford, 78 00
Montville, 78 00	Waterbury, 77 15
New Britain, 78 00	Winchester, 58 28
New Haven, 934 75	Woodstock, 229 50
	<u>\$4,417 31</u>

No. 23.

FISH AND GAME COMMISSIONERS.

Orders in favor of

Hubert Williams, commissioner, services and expenses,	\$420 85	
A. C. Collins, commissioner, services and expenses,	706 89	
A. C. Collins, for clerical services,	200 00	
R. S. Peck & Co., printing,	58 50	
		<u>\$1,386 24</u>

Fish Hatching.

Orders in favor of

Henry A. Bishop, 824,000 trout fry,	\$1,700 00
James A. Sterling, shad fry,	116 35
J. S. Holcomb, shad hatching,	13 75
Z. W. Cooper, shad hatching,	62 50
Henry Douglass, shad hatching,	413 15
James A. Sterling, shad hatching,	279 05
George B. Sterling, shad hatching,	928 71
Theodore B. Adams, shad hatching,	6 00
Hartford & New York Transportation Co.,	
for transportation of shad fry,	25 00
James A. Bill, expenses for shad,	79 81
G. B. Sterling, trout distribution,	74 86
James A. Sterling, trout distribution,	132 25
John P. Comstock, expenses for trout,	29 15
Hubert Williams, expenses for trout,	64 00
James A. Bill, expenses for trout,	54 74
James A. Bill, transportation of shad fry,	100 00
A. L. Bugbee, shad hatching,	79 65
John P. Comstock, printing for commis-	
sioners,	41 75
Mrs. E. H. Marcy, use of pond for trout,	25 00
Mrs. E. H. Marcy, use of building for shad,	15 00
James A. Bill, expenses of repairing retain-	
ing pond at Joshuatown,	1,577 85
L. B. Brockway, services on retaining pond,	203 57
E. C. Carter, services as engineer for trout	
pond,	12 84

\$6,034 98

\$7,421 22

No. 24.

SHELL-FISH COMMISSIONERS.*

Services and Expenses of Commissioners.

Orders in favor of

Christian Swartz,	\$500 00
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*This account represents the amount of money drawn for the current expenses of the "Shell-Fish Commissioners" during the year. Vouchers for the same are presented at this office monthly. The Commissioners' receipts from all sources for the year amount to \$10,136.25, which sum has been received by the Treasurer and appears in the statement of receipts published in this report.

Orders in favor of

George C. Waldo,	\$500 00
George W. Hallock,	500 00
C. W. Beardsley,	250 00
Frederick Botsford, salary as clerk, .	1,291 67
A. McC. Mathewson, salary as clerk, .	208 33
Oscar Leach, auditor,	30 00
E. L. Wells, auditor,	50 00
James A. Jones, anditor,	20 00

\$3,350 00

Advances to Shell-Fish Commissioners.

Orders in favor of

The commissioners for expenses of

Engineer's department,	\$252 25
Office expenses,	504 78
Preservation of landmarks,	475 64
Buoying natural oyster-beds,	570 83
Inspection of mud dumping,	797 44
Inspection of natural oyster-beds,	400 00
Oyster police,	1,640 49
Miscellaneous expenses,	329 43

\$4,970 86

\$8,320 86

No. 25.

STATE BOARD OF HEALTH.

Orders in favor of

Charles A. Lindsley, secretary, salary, .	\$1,800 00
Charles A. Lindsley, secretary, expenses of the board,	3,200 00
Charles A. Lindsley, secretary, investigat- ing the pollution of streams,	2,400 00

\$7,400 00

No. 26.

RAILROAD COMMISSIONERS.

Orders in favor of

George M. Woodruff, salary as commissioner, thirteen months, . . .	\$3,250 00
Wm. O. Seymour, salary as commissioner, . . .	3,000 00
Alex. C. Robertson, salary as commissioner, . . .	3,000 00
Henry F. Billings, salary as clerk, . . .	1,800 00
Henry F. Billings, office expenses, . . .	594 50

\$11,644 50

No. 27.

BANK COMMISSIONERS.

Orders in favor of

Sidney W. Crofut, salary and expenses as commissioner,	\$3,000 00
Edward R. Doyle, salary and expenses as commissioner,	3,000 00
Charles J. Merrill, for services rendered the commissioners,	150 00

\$6,150 00

No. 28.

INSURANCE COMMISSIONER.

Salaries.

Orders in favor of

Frederick A. Betts, commissioner, . . .	\$3,500 02
Arthur A. Wilson, actuary,	3,000 00
Theron Upson, chief clerk,	1,800 00
Frederick W. Skiff, clerk,	1,200 00
George D. Blakesley, clerk,	1,000 00
George I. Rogers, clerk,	1,400 02
Fannie T. Skinner, clerk,	835 00

Orders in favor of

Annette D. Lowrie, clerk, . . .	\$835 00
Amelia Smith Agney, clerk, . . .	835 00
Effie P. Sprague, clerk, . . .	835 00
Emma Hunt Ball, clerk, . . .	835 00
Margaret McReynolds, clerk, . . .	770 00
Francis E. Jackson, clerk, . . .	600 00
Katherine G. Gilderdale, clerk, . . .	600 00
Hattie L. Cooper, stenographer, . . .	765 00

\$18,810 04

Per Diem Services.

Orders in favor of

George R. Hubbard, . . .	\$868 00
Perry P. Wilson, . . .	18 00
Jessie I. N. Tracy, . . .	317 20
Fred. F. Small, . . .	222 10
F. A. Harwood, . . .	233 80

\$1,659 10

Office Expenses.

Orders for

Printing and stationery, . . .	\$1,226 10
Law expenses, . . .	3,398 48
Incidentals, . . .	2,308 17
Quadrennial examinations, . . .	5,554 53
Preliminary examinations, . . .	525 00
Special examinations, . . .	278 50

\$13,290 78

Auditors.

Orders in favor of

Oscar Leach, . . .	\$20 00
E. L. Wells, . . .	20 00

\$40 00

\$33,799 92

No. 29.

STATE BOARD OF CHARITIES.

Orders in favor of

Charles P. Kellogg, salary as secretary, .	\$1,200 00
Charles P. Kellogg, expenses as secretary, .	550 55
Charles P. Kellogg, office expenses, .	91 10
Andrew W. Tracy, expenses as member, .	144 43
Heman C. Whittlesey, expenses as member, .	117 46
George F. Spencer, expenses as member, .	45 80
Rebeckah G. Bacon, expenses as member, .	287 83
Rebeckah G. Bacon, services in connection with County Homes,	438 00
Mary Hall, expenses as member,	341 27
Mary Hall, services in connection with County Homes,	468 05
Henry E. Burton, for legal services,	150 00

\$3,834 49

No. 30.

TAXES REFUNDED.

Orders in favor of

Hartford Machine Screw Company,	\$30 00
John W. Alling,	8 00
Middlesex Banking Company,	8 50
Rockville National Bank,	8 00
J. H. White, administrator,	373 80

\$428 30

No. 31.

COMMISSIONERS OF PHARMACY.

Orders in favor of

H. M. Bishop, commissioner, for salary,	\$300 00
George E. Dresser, commissioner, for salary,	300 00
S. W. Smith, commissioner, for salary,	300 00
S. W. Smith, treasurer, for expenses,	430 45

\$1,330 45

No. 32.

SPECIAL COMMISSIONS.

Orders in favor of	
George G. Durant, treasurer, Putnam Memorial Camp, for expenses in care of ground,	\$2,075 31
The Cotton States Exposition at Atlanta, Ga., balance of appropriation,	3,000 00
Commission of Sculpture, for statue of Col. Thomas Knowlton, balance of appropriation,	5,500 00
Clara B. Underwood, services as stenographer for Sculpture Commission,	11 59
Kirk M. Leavens, for expenses as Sculpture Commissioner,	10 00
L. M. Daggett, for legal services rendered Commission on Right of Way across State Camp Ground,	186 25
Sanford E. Chaffee, expenses as State Commissioner of Chattanooga and Chickamauga Park,	100 60
John Q. A. Stowe, expenses as Sculpture Commissioner,	10 00
W. W. Parker, for expenses as State Commissioner of Chattanooga and Chickamauga Park,	118 57
Yale University, for amount of award by commission appointed under Act of 1893, Chapter LXVII,	154,604 45
Dwight Loomis, services as Commissioner Yale University <i>vs.</i> State,	1,200 00
Henry C. Robinson, services as Commissioner Yale University <i>vs.</i> State,	1,200 00
John D. Park, services as Commissioner Yale University <i>vs.</i> State,	1,200 00
J. Lincoln Fenn, services as stenographer Yale University <i>vs.</i> State,	106 33
W. Edgar Simonds, legal services Yale University <i>vs.</i> State,	3,000 00

Orders in favor of	
Lyman D. Brewster, chairman of Commission of Uniformity in State legislation,	\$774 57
E. P. Arvine, for expenses as Commissioner of Uniformity in State Legislation,	50 00
	<hr/>
	\$173,147 67
	<hr/>
	\$173,147 67
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No. 33.

BUREAU OF LABOR STATISTICS.

Orders in favor of	
Samuel B. Horne, salary as commissioner for ten months,	\$2,500 00
Samuel B. Horne, office and traveling expenses,	406 11
William W. Ives, salary as chief clerk,	1,800 00
William W. Ives, expenses as chief clerk,	302 50
William W. Ives, postage,	130 00
Kate T. Ryan, salary as clerk,	480 00
The Bulletin Co., printing and stationery,	203 40
R. S. Peck & Co., printing and stationery,	35 50
George W. Burch, rubber stamps,	15 73
	<hr/>
	\$5,873 24

Salaries and Expenses of Special Agents.

Orders in favor of	
W. D. Parker,	\$1,484 04
John J. Horne,	397 11
Luis Richards,	54 60
H. A. Stocking,	3 50
Charles Kaiser,	11 00
G. Motla,	7 00
V. G. St. George,	33 30
A. J. Verdi,	37 00
D. Pettinato,	15 50
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	\$2,043 05
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	\$7,916 29
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No. 34.

INSPECTOR OF FACTORIES.

Orders in favor of

George L. McLean, salary as inspector, .	\$1,500 00
George L. McLean, expenses as inspector, .	490 33

\$1,990 33

Services and Expenses of Special Agents.

Orders in favor of

Preston B. Sibley,	\$1,219 87
Will W. Kirk,	1,062 62
Cuno A. Helfricht,	610 00
Charles E. Harris,	5 00

\$2,897 49

\$4,887 82

No. 35.

SEPARATING GRADE CROSSINGS.

No orders drawn.

No. 36.

HARTFORD BRIDGE COMMISSION.

Orders in favor of

Berlin Iron Bridge Company, award by Commission in payment of all claims against the State,	\$27,526 00
Bristol, Stoddard & Bristol, legal services, .	768 00
Case, Bryant & Case, legal services, .	1,043 35
Dwight Loomis, services and expenses as commissioner,	242 50
H. C. Graham, services as stenographer, .	218 00
George W. Hodge, services as commis- sioner,	210 00
Benjamin P. Mead, services as commis- sioner,	210 00

Orders in favor of
 Connecticut River Bridge and Highway
 District Commission, for 50 per
 centum of taxes paid to State by all
 Street Railway companies crossing
 Connecticut River at Hartford, . \$10,649 35

\$40,867 20

No. 37.

SCHOOL FUND COMMISSIONER.

Orders in favor of
 Herbert E. Benton, salary as commis-
 sioner, \$1,999 96
 Carnot O. Spencer, salary as chief clerk, . 1,800 00
 William H. Pond, salary as assistant clerk, . 1,400 00
 Oscar Leach, auditor, 80 00
 E. L. Wells, auditor, 80 00

\$5,359 96

Expenses of Management.

Orders in favor of
 Herbert E. Benton, commissioner, . . . \$3,574 98
 Herbert E. Benton, commissioner, amount
 required in excess of income to pay a
 dividend of seventy-five cents for
 each child enumerated in 1895, . 15,648 90

\$24,223 88

\$29,583 84

No. 38.

COUNTY HEALTH OFFICERS.

HARTFORD COUNTY.

Orders in favor of
 Daniel A. Markham, services and expenses, \$1,875 80

NEW HAVEN COUNTY.

Orders in favor of
C. E. Hoadley, services and expenses, . \$2,038 13

NEW LONDON COUNTY.

Orders in favor of
Charles F. Thayer, services and expenses, 627 87

FAIRFIELD COUNTY.

Orders in favor of
George E. Hill, services and expenses, . 1,583 63

WINDHAM COUNTY.

Orders in favor of
William H. King, services and expenses, . . 547 99

LITCHFIELD COUNTY.

Orders in favor of
William F. Hurlburt, services and ex-
penses, 1,016 69
Frank W. Etheridge, services and expenses, 224 35

TOLLAND COUNTY.

Orders in favor of
W. P. Yeomans, services and expenses, . 842 04

\$8,756 50

No. 39.

STATE REFORMATORY.

Orders in favor of
George W. Swan, expenses as secretary and
treasurer, \$139 95
George W. Swan, secretary, expenses of the
board, 18 50
E. M. Chapin, expenses as trustee, . 75 03
John J. McCook, expenses as trustee, . 16 20

\$249 68

Appropriation for Building.

Orders in favor of
George W. Swan, treasurer —

April,	.	.	.	.	\$17,000 00
July,	.	.	.	.	550 00
August,	.	.	.	.	323 75
September,	.	.	.	.	1,041 00

\$18,914 75

\$19,164 43

No. 40.

STATE BOARD OF HIGHWAY COMMISSIONERS.

Orders in favor of

William R. McDonald, commissioner, for services and expenses,	.	.	.	\$3,185 35
James H. MacDonald, commissioner, for services and expenses,	.	.	.	3,145 55
Adolph C. Sternberg, commissioner, for services and expenses,	.	.	.	3,248 73
Adolph C. Sternberg, secretary, for clerical assistance and office expenses,	.	.	.	3,282 35
Smith & McDonough, stationery, etc.,	.	.	.	40 45

\$12,902 43

Improvement of Highways.

Orders in favor of the treasurers of the following
named towns, for amount due from State appropriation :

Granby,	\$600 00	Newington,	\$739 33
North Haven,	958 58	Rocky Hill,	648 80
Stonington,	980 00	Milford,	901 91
Litchfield,	910 83	Ansonia,	900 00
New Canann,	980 00	Middlefield,	766 66
New Milford,	980 00	Essex,	900 37
Norwich,	980 00	Bristol,	840 20
Preston,	942 66	Torrington,	980 00
Cromwell,	890 95	Enfield,	980 00

Orders in favor of

Brooklyn,	\$980 00	Stafford,	\$980 00
Bloomfield,	904 16	Hamden,	980 00
Berlin,	980 00	New Britain,	927 00
Plainville,	500 00	Fairfield,	978 76
Portland,	916 66	New Haven,	980 00
Saybrook,	971 13	Wethersfield,	515 11
Norwalk,	921 28	Durham,	700 00
Southington,	902 70	North Branford,	733 66
New London,	892 50		

\$30,643 25

\$43,545 68

No. 41.

STATE BOARD OF MEDIATION AND ARBITRATION.

Orders in favor of

George A. Parsons, member, expenses,	.	\$25 46
Gilbert L. Smith, member, expenses,	.	25 68
Woods & Hurley, stationery,	.	8 00

\$59 14

GENERAL ACCOUNT

OF ALL

RECEIPTS AND EXPENDITURES

FOR THE

FISCAL YEAR ENDING SEPTEMBER 30, 1896.

DR.

General Account of Expenditures.

For payments from the Treasury from the 30th of September, 1895, to the 1st of October, 1896, for the current expenses of the Government, as per preceding accounts under the following heads, viz.:

No.

1	Sessions of the General Assembly,	\$845 93
2	Salaries and expenses in executive offices,	34,436 04
3	Judicial expenses,	366,765 65
4	Board of prisoners in county jails,	119,072 87
5	State capitol and grounds,	38,226 48
6	Contingent expenses,	21,147 09
7	State Board of Education,	31,315 58
8	Normal Schools,	93,181 40
9	Common schools,	270,564 97
10	State Library,	3,481 72
11	State Prison,	63,782 50
12	Connecticut School for Boys,	70,461 95
13	Connecticut Industrial School,	40,784 82
14	State paupers,	4,371 38
15	Humane institutions,	267,574 50
16	Sick and wounded soldiers,	74,700 00
17	Deceased soldiers,	12,466 36
18	Agricultural affairs,	101,651 97
19	National Guard,	138,895 15
20	Governor's Guard,	14,370 81
21	Printing and circulating public documents,	57,282 98
22	Soldiers' children,	4,417 31
23	Fish and Game Commissioners,	7,421 22
24	Shell-fish Commissioners,	8,320 86
25	State Board of Health,	7,400 00
26	Railroad Commissioners,	11,644 50
27	Bank Commissioners,	6,150 00
28	Insurance Commissioner,	33,799 92
29	State Board of Charities,	3,834 49
30	Taxes refunded,	428 30
31	Pharmacy Commission,	1,330 45
32	Special Commissions,	173,147 67
33	Bureau of Labor Statistics,	7,916 29

General Account of Receipts.

CR.

By payments into the Treasury from the 30th of September, 1895, to the 1st of October 1, 1896.

Balance to credit of civil list funds, October 1, 1895,	\$518,754 49
By Commissioners of Pharmacy,	1,973 25
National aid to State Homes for Disabled Volunteer Soldiers,	33,972 86
Commissioners of Shell-Fisheries,	10,136 25
Tax on account of salaries of Railroad Commissioners,	11,284 53
Tax on account of salaries of Bank Commissioners,	6,229 74
Tax on telegraph and telephone companies,	10,533 91
Military commutation tax,	147,016 60
Tax on mutual insurance companies,	273,049 09
Fees from Executive Secretary,	535 50
Miscellaneous receipts,	4,091 07
Tax on express companies,	9,722 50
Tax on rolling stock companies,	117 48
Tax on Greenwich Loan and Trust Co.,	500 00
Tax on railroads (steam),	756,066 13
Tax on railroads (street),	106,373 12
Tax on savings banks,	340,404 81
Receipts from Insurance Commissioner,	68,334 79
Fees from Secretary of State,	2,147 35
Tax on investment companies,	26 00
Collateral inheritance tax,	135,836 50
Tax on investments,	48,576 77
Tax on non-resident stock,	102,640 87
Corporate franchise tax,	1,500 00
Interest account,	24,474 31
Stock erroneously returned to assessors,	8 00
Tax on Meriden Trust and Safe Deposit Co.,	250 00
Escheated estates,	939 45
State Librarian, atlases sold,	234 84
Comptroller, statutes sold,	270 50

\$2,616,000 71

DR.

General Account of Expenditures.

34	Inspector of Factories, . . .	\$4,887 82
35	Separating grade crossings, . . .	
36	Hartford Bridge Commission, . . .	40,867 20
37	School Fund Commissioner, . . .	29,583 84
38	County Health Officers, . . .	8,756 50
39	State Reformatory, . . .	19,164 43
40	State Board of Highway Commis- sioners, . . .	43,545 68
41	State Board of Mediation and Arbitration, . . .	59 14
		<hr/>
		\$2,238,055 77

Interest on State bonds, . . .	\$104,700 00
“ principal of town deposit fund, . . .	311 42
“ principal Agricultural College Fund in the treasury, . . .	225 76
“ principal of School Fund in the treasury, . . .	401 43
“ School Fund revenue, . . .	1,788 40
	<hr/>
	\$107,427 01

\$2,345,482 78

Add for payments of civil list orders outstanding Oc- tober 1, 1895,	497 13
<hr/>	

\$2,345,979 91

Deduct for civil list orders outstanding and unpaid, September 30, 1896,	140 00
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\$2,345,839 91

Balance of account carried forward to October 1, 1896, \$290,733 85

\$2,636,573 76

General Account of Receipts.

CR.

From Forfeited Bonds.

By cash of C. Tilton Doolittle, State Attorney, New Haven County,	\$894 60
W. H. Williams, State Attorney, New Haven County,	350 00
A. F. Eggleston, State Attorney, Hartford County,	2,666 47
Joel H. Reed, State Attorney, Tolland County,	178 11
John L. Hunter, State Attorney, Windham County,	343 68
Dividends on deposits in First National Bank, Willimantic,	115 06
Solomon Lucas, State Attorney, New London County,	562 54
Samuel Fessenden, State Attorney, Fairfield County,	488 10
James Huntington, State Attorney, Litchfield County,	1,811 21
J. M. Murdock, State Attorney, Middlesex County,	1,399 87
Estate of W. B. Glover, Prosecuting Attorney, Fairfield County,	2,788 06
Nathaniel R. Bronson, Prosecuting Attorney, New Haven County,	688 20
John P. Kellogg, Prosecuting Attorney, New Haven County,	2,400 46
George M. Gunn, Prosecuting Attorney, New Haven County,	2,527 06
H. A. Hull, Prosecuting Attorney, New London County,	1,402 28
John H. Light, Prosecuting Attorney, Fairfield County,	1,169 53
James J. Quinn, City Attorney, Hartford,	25 00

\$19,810 23

From Avails of Courts.

By cash of John C. Averill, clerk Superior Court, New London County,	\$670 84
E. A. Anketell, clerk Court of Common Pleas, New Haven County,	91 98

\$762 82

\$2,636,573 76

Balance of account to October 1, 1896, \$290,733 85

DR.

General Account of Orders on the School Fund

Orders drawn by the Comptroller on the Treasurer
from the 30th of September, 1895, to the 1st of
October, 1896, for the amount of school dividend
due sundry towns for support of schools, . \$130,394 25

from the 30th of September, 1895, to October 1, 1896.

CR.

By account of orders drawn by the Comptroller on the
Treasurer, and paid by him from interest on the
School Fund from the 30th of September, 1895, to
the 1st of October, 1896, as per Comptroller's ac-
counts and Auditors' report, . . . \$130,394 25

**ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR
NINE YEARS AND THREE MONTHS, ENDING SEPTEMBER 30, 1896.**

	1 General Assembly.	2 Executive Offices.	3 Judicial Expenses.	4 Board of Pris- oners in County Jails.	5 State Capitol and Grounds.	6 Contingent Expenses.	7 State Board of Education.
1888	\$427 00	\$25,434 91	\$280,539 90	\$89,735 81	\$29,973 77	\$37,586 09	\$15,237 63
1889	114,814 51	24,775 36	278,174 68	87,614 32	32,227 31	66,615 31	15,995 73
1890	5,182 19	27,507 42	301,329 38	84,568 97	34,898 09	232,797 47	16,456 07
1891	4,645 65	28,326 68	282,614 99	79,935 37	27,212 70	6,707 67	17,198 36
1892*	24,478 03	24,690 50	356,821 16	135,483 91	43,224 99	7,273 27	23,118 60
1893	351,038 39	63,084 20	339,063 82	112,867 81	40,028 43	54,151 01	23,409 02
1894	3,600 03	26,938 97	382,691 44	105,210 78	37,556 68	18,146 82	25,812 90
1895	161,839 77	44,154 44	369,362 51	109,201 11	36,700 23	21,706 19	27,000 81
1896	845 93	34,436 04	366,765 65	119,072 87	38,226 48	21,147 09	31,315 58
	8 State Normal Schools.	9 Common Schools.	10 State Library.	11 State Prison.	12 Connecticut School for Boys.	13 Connecticut Industrial School.	14 State Paupers.
1888	\$18,341 33	\$237,224 50	\$2,788 69	\$128,032 68	\$85,325 43	\$44,994 06	\$5,890 31
1889	18,658 52	242,544 30	2,670 63	12,547 57	56,417 36	35,791 46	6,253 02
1890	34,780 23	245,181 85	3,600 92	48,285 51	62,543 69	35,815 16	5,539 17
1891	100,219 77	237,782 65	2,630 48	3,732 23	64,028 21	35,879 32	4,500 17
1892*	46,737 54	249,327 35	2,556 04	21,777 02	69,191 72	45,786 50	7,020 63
1893	53,173 48	273,899 78	2,839 04	21,770 59	68,626 01	37,596 37	4,632 59
1894	138,722 07	266,392 37	2,932 80	51,363 60	70,714 52	57,892 78	6,154 20
1895	108,801 17	263,343 96	3,032 25	44,685 44	71,642 02	41,329 25	4,544 64
1896	93,181 40	270,564 97	3,481 72	63,782 50	70,461 95	40,784 82	4,371 38
	15 Humane Institutions.	16 Sick and Wounded Soldiers.	17 Deceased Soldiers.	18 Agricultural Affairs.	19 National Guard.	20 Governor's Guard.	21 Printing Pub- lic Docu- ments.
1888	\$143,253 35	\$43,963 23	\$9,023 90	\$39,298 20	\$153,907 00	\$9,812 45	\$40,771 30
1889	177,895 71	76,376 85	6,619 50	31,076 26	112,152 01	7,283 33	25,166 23
1890	157,637 15	136,086 60	7,611 00	42,703 23	108,536 10	5,847 56	53,651 08
1891	155,905 90	52,060 11	7,246 32	67,984 17	117,175 60	6,979 08	27,457 14
1892*	210,245 02	82,992 47	9,703 50	45,083 57	230,673 26	5,065 69	23,603 22
1893	218,608 96	51,200 00	8,694 30	53,578 99	134,732 38	13,060 45	98,546 91
1894	210,067 07	80,000 00	10,334 00	49,193 14	175,773 08	14,638 86	48,175 05
1895	236,630 22	77,800 00	8,937 50	62,097 36	202,280 28	6,097 08	50,089 02
1896	267,574 50	74,700 00	12,466 36	101,651 97	138,895 15	14,370 81	57,282 98
	22 Soldiers' Children.	23 Fish and Game Commissioners.	24 Shell-Fish Commis- sioners.	25 State Board of Health.	26 Railroad Com- missioners.	27 Bank Com- missioners.	28 Insurance Commis- sioner.
1888	\$4,919 72	\$2,696 05	\$14,859 85	\$5,400 00	\$11,918 62	\$4,477 87	\$18,289 10
1889	4,593 94	1,788 37	5,378 37	6,500 00	11,528 41	4,674 71	18,569 64
1890	4,310 03	2,795 03	14,378 37	7,000 00	14,498 91	5,181 52	18,415 10
1891	3,080 99	3,613 00	4,024 25	8,150 00	11,345 32	5,738 55	17,088 11
1892*	6,354 73	2,635 24	2,026 48	4,151 11	11,187 67	5,912 92	15,074 36
1893	5,276 55	5,887 40	8,542 34	5,500 00	14,670 28	4,577 51	23,819 51
1894	4,428 63	11,799 94	4,420 25	7,000 00	17,350 23	5,942 40	23,285 24
1895	4,888 93	4,840 66	5,845 21	7,400 00	12,123 49	6,518 80	25,715 15
1896	4,417 31	7,421 22	8,320 86	7,400 00	11,644 50	6,150 00	33,799 92

* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th to September 30th.

ABSTRACT OF EXPENDITURES OF THE STATE OF CONNECTICUT FOR
NINE YEARS AND THREE MONTHS, ENDING SEPT. 30, 1896.—CONT'D.

	29 State Board of Charities.	30 Taxes Refunded.	31 Pharmacy Commission.	32 Special Com- missions.	33 Bureau of Labor Statistics.	34 Inspector of Factories.	35 Separating Grade Crossings.
1888	\$2,295 04	\$70 40	\$979 10	\$17,351 59	\$6,951 92	\$2,568 92	.....
1889	2,630 23	.....	1,014 40	13,054 90	7,135 89	2,981 88	.....
1890	2,290 41	255 50	1,069 97	23,076 80	9,679 10	2,489 71	.....
1891	2,755 27	239 95	1,064 75	25,577 25	8,323 26	2,735 17	.....
1892*	2,086 41	407 95	1,019 90	4,824 27	11,560 11	3,700 21	\$47,248 84
1893	576 54	2,326 28	1,078 30	84,901 08	9,838 85	2,987 55	26,028 80
1894	4,123 19	735 11	1,403 25	9,108 57	6,834 30	5,393 35	6,217 93
1895	2,858 73	54 00	1,375 73	13,660 85	8,168 42	4,996 97	21,933 52
1896	3,834 49	428 30	1,330 45	173,147 67	7,916 29	4,887 82	.....
	36 Hartford Bridge Com- mission.	37 School Fund.	38 County Health Officers.	39 State Re- formatory.	40 State Board of Highway Commis- sioners.	41 State Board of Mediation and Arbitra- tion.	Total not in- cluding In- terest paid on State Bonds.
1888	.....	.....	.....	.....	.....	.....	\$1,534,339 72
1889	.....	.....	.....	.....	.....	.....	1,511,430 61
1890	.....	\$14,966 63	.....	.....	.....	.....	1,767,965 92
1891	.....	10,649 99	.....	.....	.....	.....	1,435,509 03
1892*	.....	4,166 64	.....	.....	.....	.....	1,793,201 90
1893	\$1,267 99	11,632 84	.....	.....	.....	.....	2,233,514 95
1894	5,107 93	15,805 65	\$7,500 40	.....	.....	.....	1,918,677 55
1895	9,900 33	15,886 91	8,499 29	\$189 92	\$1,984 47	.....	2,108,116 63
1896	40,867 20	29,583 84	8,756 50	19,164 43	43,545 68	\$59 14	2,238,055 77

* For one year and three months from July 1, 1891, to October 1, 1892, caused by change of fiscal year, from June 30th to September 30th.

AUDITORS' CERTIFICATE.

STATE OF CONNECTICUT,

OFFICE OF THE COMPTROLLER,

Hartford, Nov. 13, 1896.

We, the Auditors of Public Accounts, do hereby certify that we have examined the accounts of the State Comptroller for the fiscal year ending September 30, 1896. We find vouchers for every order drawn, and have compared said vouchers with the accounts and find them correct. The amount of cash in the treasury to the credit of Civil List Funds, at the close of the fiscal year, September 30, 1896, was two hundred and ninety thousand seven hundred and thirty-three and eighty-five one-hundredths dollars.

E. LIVINGSTON WELLS, } *Auditors of*
JAMES A. JONES, } *Public Accounts.*

REPORT
OF THE
COMPTROLLER,
SHOWING THE
INDEBTEDNESS, RATE OF TAX,
AND
EXPENDITURES OF TOWNS, CITIES, BOROUGHES, AND
COUNTIES,
IN THE
STATE OF CONNECTICUT,
OCTOBER 1, 1896,
WITH A REPORT CONCERNING THE TOWN DEPOSIT
FUND, JANUARY 1, 1896.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1897.

State of Connecticut.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE,

HARTFORD, December 22, 1896.

In obedience to the statute of 1879 requiring the Comptroller to publish once in four years the returns made to this office of the indebtedness and expenditures of the towns, cities, boroughs, and counties of the state, the following statement is presented.

The total indebtedness of all the towns, cities, boroughs, and counties, is twenty-four million five hundred and eighty-one thousand, sixty-six and fifty-five one-hundredths dollars (\$24,581,066.55). This is an increase of three million, nine hundred and fifty-four thousand eight and seven one-hundredths dollars (\$3,954,008.07) over the amount reported and published in the report of 1892.

The amounts reported as having been paid are as follows:—

For interest on total indebtedness,	. . . . .	\$963,041.55
For support of paupers,	. . . . .	650,105.94
For support of schools,	. . . . .	1,919,369.18
For roads,	. . . . .	1,827,976.91
For salaries,	. . . . .	389,399.99
For police,	. . . . .	500,492.81
For fire department,	. . . . .	478,730.20

Two towns, four boroughs, and one county report no indebtedness whatever.

BENJAMIN P. MEAD,

Comptroller.

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY THE RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	*Hartford,	\$3,430,000.00	\$194,181.00	\$3,624,181.00	Water Works, Capitol, Railroads and Parks	1897 to 1926	\$795,417.00
2	Avon,	3,469.43	11,600.00	15,069.43	Roads and Bridges.	.....	5,546.98
3	Berlin,	.....	29,670.00	29,670.00	Roads.	.....	15,683.22
4	Bloomfield,	58,000.00	1,000.00	59,000.00	Railroad.	1900 and 1905	10,705.90
5	Bristol,	62,000.00	105,171.26	167,171.26	General Expenses.	1898 to 1911	63,291.71
6	Burlington,	.....	5,787.14	5,787.14	.....	.....	4,692.48
7	Canton,	22,000.00	368.79	22,368.79	Bridges.	1900 to 1920	14,837.17
8	East Granby,	2,183.84	3,100.00	5,283.84	Iron Bridges.	.....	4,855.52
9	East Hartford,	108,600.00	32,650.00	141,250.00	Roads and Bridges.	1899 to 1929	35,154.51
10	East Windsor,	28,092.76	13,424.20	41,516.96	Railroad.	1902	17,597.52
11	Enfield,	75,000.00	.....	75,000.00	Roads and General Expenses.	1909 and 1920	42,422.83
12	Farmington,	47,000.00	.....	47,000.00	Town Hall and Bridges.	On demand.	18,875.27
13	Glastonbury,	.....	95,223.16	95,223.16	.....	.....	20,718.17
14	Granby,	4,935.42	1,097.15	6,032.57	Roads and Bridges.	.....	7,171.60
15	Hartland,	.....	11,507.91	11,507.91	General Expenses.	.....	3,856.59
16	Manchester,	71,000.00	18,500.00	89,500.00	Town Building, Roads, and Bridges.	1900 to 1906	63,777.59
17	Marlborough,	.....	2,900.00	2,900.00	.....	.....	2,310.52
18	New Britain,	332,000.00	.....	332,000.00	School B'dings and Parks.	1897 to 1928	86,681.16
19	Newington,	.....	4,081.38	4,081.38	.....	On demand.	4,570.23
20	Plainville,	20,000.00	8,000.00	28,000.00	School B'lding and Town Hall.	1900 to 1915	10,374.03
21	Rocky Hill,	21,000.00	.....	21,000.00	Railroad.	1900 and 1910	4,486.50
22	Simsbury,	28,000.00	15,750.00	43,750.00	Railroad and Bridges.	1897 to 1911	18,307.10
23	Southington,	.....	79,237.00	79,237.00	War and High School B'lding.	.....	28,845.12
24	South Windsor,	.....	24,807.21	24,807.21	Highways.	1897	16,484.29
25	Suffield,	.....	23,856.32	23,856.32	Bridges and Town Expenses.	.....	22,000.00
26	West Hartford,	151,000.00	7,690.20	158,690.20	Roads and School.	1897 and 1920	35,101.02
27	Wethersfield,	.....	38,574.00	38,574.00	Roads and School B'lding.	On demand.	12,000.00
28	Windsor,	60,000.00	18,000.00	78,000.00	Town Hall, Roads, and Bridges.	1902, 1912, and 1922	18,384.79
29	Windsor Locks,	45,000.00	19,500.00	64,500.00	General Expenses.	1897 and 1922	17,070.34
	Total,	\$4,569,281.45	\$765,676.72	\$5,334,958.17	.....	.....	\$1,401,219.16

* This statement represents both city and town of Hartford.

TURES, ETC., OF TOWNS IN HARTFORD COUNTY,
OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness during the year.	Amount actu- ally expended for roads.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$117,664.00	\$218,927.00	\$76,588.00	\$40,000.00	\$143,312.00	\$86,683.00	\$109,962.00	17 mills.	1
157.33	1,630.98	893.50	448.82	2,766.43	.....	.....	11 "	2
1,483.50	8,695.95	1,155.98	850.90	4,765.10	.....	.....	14 "	3
2,471.05	4,463.31	675.43	869.72	2,714.99	.....	.....	15 "	4
8,181.48	23,023.72	9,558.18	1,970.00	32,559.74	.....	3,069.18	15 "	5
451.88	1,300.00	1,300.00	485.16	2,412.00	.....	.....	12 "	6
919.41	3,673.38	2,002.13	878.86	5,891.65	.....	.....	12 "	7
212.50	1,553.68	141.50	430.27	1,428.19	.....	.....	10 "	8
4,941.26	15,275.27	4,296.37	3,137.22	12,487.35	615.39	.....	12½ "	9
1,845.50	15,649.17	2,765.51	1,316.39	7,314.79	.....	.....	15 "	10
2,500.00	30,299.14	5,419.76	1,754.06	19,000.00	.....	1,350.00	15 "	11
1,816.32	16,786.27	5,147.42	1,349.00	9,503.13	62.00	.....	12 "	12
3,104.20	11,739.04	2,057.53	1,887.62	6,734.33	.....	.....	12 "	13
453.82	3,495.09	815.87	210.00	2,820.20	.....	.....	17 "	14
531.42	1,521.33	321.10	428.85	1,625.26	.....	.....	18 "	15
3,090.68	17,449.41	8,557.12	2,140.00	32,396.29	783.00	.....	15 "	16
134.00	585.24	311.60	.....	952.24	.....	.....	15 "	17
13,400.00	17,852.05	20,951.17	7,180.75	49,106.34	.....	.....	9 "	18
87.67	8,622.43	415.48	375.42	1,511.48	.....	.....	10 "	19
1,197.21	4,544.72	2,204.20	900.00	5,532.30	4.00	60.00	15 "	20
735.00	4,953.17	926.28	415.95	1,491.39	.....	.....	11 "	21
1,940.66	2,777.32	1,939.37	1,108.41	3,920.00	.....	.....	14 "	22
2,883.24	8,109.72	3,712.46	2,031.20	19,386.04	.....	2,463.02	12½ "	23
1,353.55	12,629.50	2,810.19	1,844.10	5,103.59	.....	.....	15 "	24
565.82	12,709.10	1,009.90	1,035.65	6,643.28	.....	.....	10 "	25
6,153.68	14,039.06	1,390.46	1,400.00	11,622.45	.....	.....	12 "	26
1,797.70	11,887.64	1,123.71	597.26	3,922.67	.....	.....	10 "	27
3,210.00	15,051.29	2,723.66	175.00	8,951.61	16.00	.....	13 "	28
6,726.83	10,280.99	2,718.16	971.00	5,298.62	688.21	244.00	10 "	29
\$190,009.71	\$499,524.97	\$163,932.04	\$76,191.61	\$411,173.46	\$88,851.60	\$117,148.20	.....	...

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	New Haven, .	\$1,007,200.00	\$166,029.09	\$1,173,229.09	War, Railroads, and Parks.	.....	\$244,263.61
2	*Ansonia, .	325,000.00	10,500.00	335,500.00		1912, 1915, and 1918	65,697.35
3	Beacon Falls, .	.....	.....	.....		.....	2,394.08
4	Bethany, .	.....	1,000.00	1,000.00		.....	3,879.54
5	Branford, .	26,000.00	30,155.96	56,155.96		1897 to 1910	23,393.28
6	Cheshire, .	.....	11,786.00	11,786.00	Iron Bridges, School Build'g, and grading.	.....	10,526.52
7	†Derby, .	162,000.00	15,000.00	177,000.00	Public Build'gs, and Town Ex.	1898 and 1914	43,723.24
8	East Haven, .	431.50	.....	431.50		.....	3,827.74
9	Guilford, .	.....	9,975.00	9,975.00	Town Hall.	.....	13,677.31
10	Hamden, .	.....	21,850.00	21,850.00	Current Ex.	.....	17,743.58
11	Madison, .	.....	6,342.86	6,342.86	Memorial Hall and Highways.	.....	8,235.07
12	Meriden, .	280,000.00	79,510.45	359,510.45	High School Building.	1897 to 1925	132,084.62
13	Middlebury, .	.....	4,837.90	4,837.90	Town Hall and Roads.	.....	3,285.58
14	Milford, .	78,500.00	2,141.31	80,641.31	War, Bridges, Town Hall, and School Build'g.	1898 to 1915	22,765.79
15	†Naugatuck, .	100,000.00	205,690.33	305,690.33	Town Hall and Bridges.	1897 to 1917	71,659.28
16	North Branford, .	.....	970.00	970.00	Town Exp'nses.	.....	4,614.72
17	North Haven, .	.....	17,366.03	17,366.03	Road and Bridges.	.....	15,325.57
18	Orange, .	100,000.00	9,900.00	109,900.00	Town Hall.	1916	29,679.29
19	Oxford, .	.....	8,526.73	8,526.73	Bridge.	.....	6,112.32
20	Prospect, .	1,647.00	.....	1,647.00		On demand.	1,613.10
21	Seymour, .	30,000.00	17,382.00	47,382.00	High School Building.	1900 and 1905	26,635.34
22	Southbury, .	14,291.23	1,100.00	15,391.23	Bridge and Current Expenses.	On demand.	5,494.81
23	Wallingford, .	64,000.00	38,318.31	102,318.31		1903 and 1904	30,956.18
24	Waterbury, .	12,500.00	115,000.00	127,500.00	City Hall Building.	1897 to 1902	54,735.59
25	Wolcott, .	.....	400.49	400.49		.....	2,213.71
26	Woodbridge, .	.....	1,650.00	1,650.00	Highways.	.....	5,256.02
	Total, .	\$2,201,569.73	\$775,432.46	\$2,977,002.19	.....	.....	\$849,793.24

* This statement represents both city and town of Ansonia.

† This statement represents both city and town of Derby.

‡ This statement represents both borough and town of Naugatuck.

TURES, ETC., OF TOWNS IN NEW HAVEN COUNTY,
OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness during the year.	Amount actu- ally expended for roads.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$43,801.60	\$42,730.77	\$71,120.93	\$11,415.72	.....	.....	.....	4 mills.	1
13,365.99	15,146.80	9,825.76	5,393.19	30,999.48	\$1,838.35	\$1,300.70	22 "	2
.....	1,792.19	227.72	.....	1,041.85	.....	.....	10 "	3
55.35	1,269.28	456.16	279.80	1,295.09	.....	.....	10 "	4
2,082.56	8,592.03	5,711.29	1,967.06	14,001.45	.....	.....	12 "	5
587.99	2,581.13	1,101.00	1,172.00	4,904.98	.....	.....	11 "	6
7,094.73	9,950.19	4,901.62	4,064.00	14,634.00	1,522.91	2,400.00	18 ⁶ / ₁₀ "	7
50 57	2,036.16	553.72	404.20	1,200.00	.....	25.00	5 "	8
540.50	3,571.48	1,598.66	423.00	6,925.90	.....	.....	10 "	9
866.67	11,401.44	2,641.69	1,364.78	10,967.35	.....	.....	10 "	10
362.44	2,599.89	1,491.94	868.63	3,586.06	.....	.....	10 "	11
14,464.13	\$43,003.97	20,214.51	4,345.71	72,449.28	.....	.....	10 ¹ / ₂ "	12
68.02	1,552.29	34.25	90.00	1,202.58	.....	.....	12 "	13
3,507.52	5,245.33	1,212.70	7,003.00	7,686.46	269.00	111.32	16 "	14
3,670.05	8,728.42	15,155.23	2,060.86	6,846.97	2,181.60	928.56	10 "	15
53.38	3,237.69	553.79	106.00	1,958.85	.....	.....	10 "	16
1,275.87	6,767.06	1,284.69	989.67	3,600.03	.....	.....	15 "	17
4,731.77	10,507.00	3,200.98	2,000.00	16,641.21	40.50	.....	10 "	18
957.04	3,077.19	1,110.51	431.75	2,318.12	.....	.....	18 "	19
98.83	1,009.00	3,594.00	370.00	876.27	.....	.....	13 "	20
1,350.00	11,842.65	3,264.61	2,173.70	9,868.90	317.86	417.06	20 "	21
440.00	3,771.35	1,020.71	478.49	2,196.05	.....	.....	10 "	22
4,501.24	13,564.00	6,577.93	2,092.08	17,280.59	.....	.....	9 "	23
4,019.36	22,374.25	26,322.44	8,230.00	11,559.89	.....	.....	5 "	24
.....	1,117.06	43.00	269.10	1,359.56	.....	.....	9 "	25
88.43	3,550.00	725.93	508.36	2,263.96	.....	.....	10 "	26
\$108,034.04	\$241,018.62	\$183,945 77	\$58,501.10	\$247,664.88	\$6,170.22	\$5,182.64	.....	..

\$ Of this amount \$35,485.62 was paid to city of Meriden.

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	*New London, .	\$800,000.00	\$20,000.00	\$820,000.00	Water Works, Sewers, and Sch. Buildings.	1900 to 1925	\$143,993.08
2	Norwich, . .	335,000.00	.....	335,000.00	War and Court House.	1905 and 1913	87,218.48
3	Bozrah, . .	8,746.14	.....	8,746.14	Road and Bridges.	.....	4,435.03
4	Colchester, .	45,000.00	18,836.80	63,836.80	Railroad and Soldiers' Monument.	1897	9,667.81
5	East Lyme, .	26,200.00	6,352.21	32,552.21	War.	1905	9,459.58
6	Franklin, . .	.....	3,417.84	3,417.84	Bridges.	.....	2,957.57
7	Griswold, . .	19,050.00	17,500.00	36,550.00	Roads.	.....	16,187.45
8	Groton, . .	65,000.00	23,593.25	88,593.25	War.	1900	30,000.00
9	Lebanon, . .	.....	15,288.07	15,288.07	Current Expenses.	.....	10,781.44
10	Ledyard, . .	3,000.00	6,937.46	9,937.46	War, Schools, and Highways.	1897 to 1899	6,584.92
11	Lisbon, . .	.....	10,278.55	10,278.55	Town Expenses.	.....	2,781.05
12	Lyme, . .	30,000.00	4,615.00	34,615.00	War.	1898	3,850.00
13	Montville, .	30,000.00	22,538.42	52,538.42	War.	1906	16,313.19
14	No. Stonington,	20,386.67	343.40	20,730.07	Town Expenses.	.....	5,899.48
15	Old Lyme, . .	.....	18,060.27	18,060.27	War and Sch. Building.	on demand	6,203.04
16	Preston, . .	90,000.00	6,229.03	96,229.03	Bridge and Town Expenses.	1900 and 1906	15,077.76
17	Salem, . .	9,500.00	.....	9,500.00	War and Roads.	1897	1,756.24
18	Sprague, . .	45,000.00	14,000.00	59,000.00	War and Bridges.	1907	8,722.88
19	Stonington, .	28,000.00	33,131.74	61,131.74	War and Current Expenses.	1908	34,164.40
20	Voluntown, .	.....	6,290.25	6,290.25	Roads and Bridge.	.....	3,661.58
21	Waterford, .	30,000.00	33,108.33	63,108.33	War and Roads.	1906	14,748.32
	Total, .	\$1,584,882.81	\$260,520.62	\$1,845,403.43	.....	.....	\$434,463.30

* This statement represents the town and city of New London.

EXPENDITURES, ETC., OF TOWNS IN NEW LONDON COUNTY,
OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness during the year.	Amount actu- ally expended for roads.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$41,925.00	\$26,184.63	\$11,552.90	\$5,500.00	\$30,300.00	\$14,115.00	\$9,118.45	16 mills.	1
19,498.08	38,553.37	12,816.68	3,200.00	27,443.00	.....	.....	6 "	2
377.52	3,291.12	613.55	25.00	1,841.06	.....	.....	10 "	3
2,551.02	3,056.42	3,112.73	425.00	5,640.03	.....	.....	18 "	4
1,464.87	1,866.32	795.04	.....	4,097.94	.....	.....	12 "	5
44.00	866.17	183.44	85.00	1,496.43	.....	.....	10 "	6
1,474.76	11,585.26	1,936.01	718.04	8,040.15	102.85	.....	10 "	7
4,102.14	10,354.18	4,359.27	285.00	9,733.40	28.00	.....	15 "	8
908.75	2,784.36	2,076.49	461.00	3,904.21	.....	.....	12 "	9
258.97	1,732.65	1,397.56	220.00	2,655.35	.....	.....	15 "	10
534.00	897.58	362.51	222.92	1,104.18	.....	.....	12 "	11
1,756.00	1,079.00	582.00	412.00	1,275.00	.....	.....	15 "	12
2,897.13	7,539.07	2,197.45	560.00	3,725.70	.....	.....	16 "	13
1,213.13	1,980.48	1,194.37	407.78	3,602.20	.....	.....	12 "	14
1,102.77	1,227.67	1,627.40	427.20	2,277.29	.....	.....	15 "	15
.....	5,694.84	1,376.97	175.00	5,016.98	.....	.....	15 "	16
427.50*	.....	262.08	79.00	1,242.00	.....	.....	9 "	17
3,292.50	4,210.39	1,907.69	671.00	2,917.06	.....	.....	15 "	18
2,568.47	9,962.24	3,386.98	1,925.00	14,453.24	.....	.....	12½ "	19
122.50	5,855.10	802.57	.....	2,061.95	.....	.....	15 "	20
2,223.24	9,880.74	2,779.90	879.00	4,467.88	.....	.....	15 "	21
\$88,742.35	\$148,601.59	\$55,323.59	\$16,677.94	\$137,295.05	\$14,245.85	\$9,118.45	.....

* Work on roads paid by labor of taxpayers.

**STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY RETURNS MADE BY THE SELECTMEN**

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actual-ly raised by taxation during the year.
1	*Bridgeport, .	\$1,625,000.00	\$14,500.00	\$1,639,500.00	Court House, Bridges, and Gen'l Expenses.	1900 to 1924	\$618,213.00
2	Bethel, . .	50,000.00	15,992.93	65,992.93	School Building and General Expenses.	1899 to 1924	18,943.11
3	Brookfield,		1,135.67	1,135.67	Bridges.	On demand	6,522.79
4	Darien,		12,000.00	12,000.00	Town Hall, Roads, and Bridges.	.....	18,758.34
5	Danbury, . .	103,169.03	.....	103,169.03	A mshouse.	On demand	78,000.00
6	Easton, . .	2,424.75	18,210.00	20,634.75	Highways.	.....	5,187.75
7	Fairfield, . .	67,000.00	44,300.00	111,300.00	.....	1897 to 1918	29,563.58
8	Greenwich, .	285,000.00	50,000.00	335,000.00	Highways.	1902 to 1914	81,111.57
9	Huntington,		87,963.00	87,963.00	Roads.	.....	22,861.35
10	Monroe,		1,521.55	1,521.55	Iron Bridges and Town Expense.	.....	4,300.00
11	New Canaan, .	35,500.00	46,266.95	81,766.95	General Expenses.	1897 and 1899	20,221.39
12	New Fairfield,		4,830.00	4,830.00	General Expenses.	.....	4,350.00
13	Newtown,		23,704.91	23,704.91	Roads and Bridges.	... ..	18,297.35
14	Norwalk, . .	100,000.00	239,909.35	339,909.35	General Expenses.	1920	67,111.60
15	Redding, . .	23,000.00	6,500.00	29,500.00	War and Highways.	.....	6,731.96
16	Ridgefield,		59,218.00	59,218.00	Town Hall and Town Farm.	.....	17,958.52
17	Sherman, . .	2,400.00	2,424.90	4,824.90	Town Hall and General Expenses.	1897 to 1909	3,441.49
18	Stamford, . .	232,334.66	114,929.87	347,264.53	Gen'l Expenses.	1910 to 1923	161,476.23
19	Stratford, . .	25,000.00	27,559.31	52,559.31	Roads.	.....	14,286.72
20	Trumbull, . .	22,039.88	.....	22,039.88	Roads.	... ..	6,554.95
21	Weston,		6,763.00	6,763.00	.....	.....	3,186.59
22	Westport, . .	78,509.08	.....	78,509.08	General Expenses.	On demand	2,217.56
23	Wilton,	25,000.00	.....	25,000.00	War.	1901	8,011.89
	Total, . .	\$2,676,377.40	\$777,729.44	\$3,454,106.84	.....	.....	\$1,217,307.74

* This statement represents both city and town of Bridgeport.

EXPENDITURES, ETC., OF TOWNS IN FAIRFIELD COUNTY,
OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Amount actual- ly expended for interest on total indebtedness during the year.	Amount actual- ly expended for roads.	Amount actual- ly expended for paupers.	Amount ac- tually ex- pended for salaries.	Amount actual- ly expended for schools.	Amount ac- tually ex- pended for police.	Amount ac- tually ex- pended for fire depart- ment.	Rate per cent. of taxes laid during the year.	No.
\$71,250.00	\$61,766.36	\$34,999.06	\$18,199.35	\$151,999.70	\$50,705.50	\$67,105.30	11½ mills	1
2,741.24	1,888.46	3,338.53	1,260.56	10,317.34	.....	.....	15 "	2
122.05	1,978.04	216.58	411.50	2,307.45	.....	.....	11 "	3
1,046.05	4,235.81	2,595.59	683.00	4,966.98	33.00	.....	8 "	4
6,429.25	14,568.00	24,000.00	4,463.58	41,953.91	9,494.08	15,239.94	10 "	5
579.98	12,564.23	1,156.89	301.00	2,527.79	.....	.....	14 "	6
5,291.21	8,161.47	3,864.42	2,563.85	11,240.30	.....	.....	14 "	7
13,166.93	25,956.59	10,278.06	4,120.00	18,611.14	.....	3,500.00	12½ "	8
3,786.13	10,158.18	1,971.96	1,718.75	13,431.29	5.00	.....	15 "	9
72.00	1,770.65	608.64	400.60	1,997.27	.....	.....	11 "	10
2,450.87	7,029.71	1,270.85	869.00	7,628.95	.....	50.00	10 "	11
273.13	1,679.55	833.27	285.80	1,616.70	.....	.....	12 "	12
1,025.90	6,125.05	3,886.95	2,000.00	7,987.33	.....	.....	11 "	13
12,849.59	6,524.80	16,772.23	4,400.30	43,214.43	.....	.....	5 "	14
920.00	3,180.36	920.00	452.00	2,412.67	.....	.....	12½ "	15
2,178.25	4,480.44	2,335.38	1,380.43	5,851.69	.....	.....	12 "	16
256.50	1,032.00	572.75	274.00	1,494.25	.....	.....	13 "	17
16,002.48	3,000.00	7,105.36	6,500.00	61,883.88	.....	.....	13 "	18
1,110.00	8,366.35	1,309.15	.....	5,898.00	28.00	.....	15 "	19
840.89	1,820.10	432.86	537.64	2,631.31	.....	.....	10 "	20
342.58	1,161.30	408.32	218.70	1,392.19	.....	.....	9 "	21
3,611.88	8,515.15	3,464.61	1,000.00	5,437.80	.....	.....	10 "	22
984.71	1,883.17	1,411.76	472.85	3,312.13	.....	.....	9 "	23
\$147,331.62	\$197,845.77	\$123,753.22	\$52,512.91	\$410,114.50	\$60,265.58	\$85,895.24	.....

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	Brooklyn,		\$12,500.00	\$12,500.00	Roads and Bridges.	.....	\$10,978.67
2	Ashford,		7,772.50	7,772.50	Gen'l Expenses.	.....	3,630.53
3	Canterbury,		5,333.00	5,333.00	Gen'l Expenses.	.....	5,844.49
4	Chaplin,		24.06	24.06	.....	.....	2,013.79
5	Eastford,	\$10,300.00	627.19	10,927.19	War.	1897 to 1907	2,720.00
6	Hampton,		788.00	788.00	Roads.	.....	2,755.02
7	Killingly,	56,250.00	39,812.13	96,062.13	.....	1897 to 1927	34,478.96
8	Plainfield,	14,000.00	6,189.19	20,189.19	Town Expenses.	.....	19,209.42
9	Pomfret,		2,400.00	2,400.00	Town Expenses.	.....	9,842.53
10	Putnam,		72,500.00	72,500.00	Town Expenses.	.....	30,352.06
11	Scotland,		2,606.66	2,606.66	War and Schools.	.....	2,173.84
12	Sterling,		5,081.86	5,081.86	Town Expenses.	.....	4,863.17
13	Thompson,		1,082.45	1,082.45	Roads.	.....	19,613.63
14	Windham,	30,000.00	105,562.70	135,562.70	Pub. B'dings and Town Ex.	1900	42,205.03
15	Woodstock,		12,233.85	12,233.85	Town House.	.....	11,019.85
	Total,	\$110,550.00	\$274,513.59	\$385,063.59	.....	.....	\$201,700.99

URES, ETC., OF TOWNS IN WINDHAM COUNTY,

THE SEVERAL TOWNS, OCTOBER 1, 1896.

m't actually expended for rest on total indebtedness during the year.	Amount actu- ally expended for roads.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire department.	Rate per cent. of taxes laid during the year.	No.
.....	\$11,714.08	\$1,060.37	\$125.00	\$4,781.37	.....	.....	9 mills.	1
\$314.04	1,297.36	818.34	224.15	1,745.75	.....	.....	16 "	2
267.98	1,958.42	716 78	65.00	1,813.12	.....	.....	10 "	3
33.95	660.00	152.27	156.42	936 27	.....	.....	10 "	4
392.00	758.35	577.57	187.25	1,183.50	.....	.....	16 "	5
47.28	1,074.83	309.75	40.00	1,586.70	.....	.....	10 "	6
3,965.79	5,985.67	5,160.14	813.50	16,134.53	.....	.....	15 "	7
700.00	6,807.40	1,637.07	500.00	9,070 99	.....	.....	10 "	8
82.49	4,670.28	832.12	175.00	2,660.09	.....	.....	10 "	9
3,299.31	6,843.86	4,389.81	1,983.14	10,539.68	.....	.....	10 "	10
66.39	667.97	693.28	196.50	1,246.13	.....	.....	10 "	11
449.72	1,569.72	574.05	249.07	2,172.22	.....	.....	13 "	12
108.00	6,037.91	3,644 56	1,405.07	6,864.15	\$225.00	.....	12 "	13
3,193.93	2,437.55	8,139.72	1,350.00	26,940.68	.....	.....	9 "	14
550.00	3,066.00	2,039.11	556.33	4,142 53	.....	.....	12 "	15
\$13,470.88	\$55,549.40	\$30,744.94	\$8,026.43	\$91,817.71	\$225.00	.....	.....	..

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	Litchfield, .	\$80,000.00	\$3,589.68	\$83,589.68	Railroad and Schoolhouse.	1901 to 1911	\$30,243.03
2	Barkhamstead, .	.....	18,177.89	18,177.89	War and Bridges.	.....	6,569.04
3	Bethlehem, .	.....	2,646.83	2,646.83	General Expenses.	.....	3,100.00
4	Bridgewater, .	.....	816.80	816.80	Highways.	... ..	5,230.00
5	Canaan, .	23,000.00	.....	23,000.00	War.	1916	7,387.53
6	Colebrook, .	.....	2,278.36	2,278.36	Bridges.	.....	5,000.00
7	Cornwall, .	.....	4,649.00	4,649.00	.....	.....	6,970.00
8	Goshen, .	.....	3,626.30	3,626.30	Town Hall and Current Expenses.	.....	7,326.35
9	Harwinton, .	.....	2,100.00	2,100.00	Roads.	.....	6,483.71
10	Kent, .	2,500.00	.....	2,500.00	.....	1897 to 1899	7,029.33
11	Morris, .	5,600.00	2,217.00	7,817.00	Railroad.	1897 to 1906	3,861.27
12	New Hartford, .	36,000.00	14,035.00	50,035.00	.....	1901	13,000.00
13	New Milford, .	43,000.00	11,500.00	54,500.00	Bridges, Roads, and Schoolhouse.	1897 to 1907	23,908.16
14	North Canaan, .	37,000.00	.....	37,000.00	Railroad and Town Hall.	1898 to 1918	10,310.55
15	Norfolk, .	30,000.00	.....	30,000.00	Railroad.	1920	9,772.32
16	Plymouth, .	.....	9,083.19	9,083.19	Roads and Bridges.	.....	15,773.49
17	Roxbury, .	.....	26,381.00	26,381.00	Railroad.	.....	6,613.92
18	Salisbury, .	.....	29,500.00	29,500.00	"	On demand	19,245.91
19	Sharon, .	.....	.....	.....	.....	.....	13,448.14
20	Thomaston, .	50,000.00	28,656.58	78,656.58	Town Hall, Schoolhouse, and Bridges.	1904	20,082.33
21	Torrington, .	7,752.97	61,119.50	68,872.47	General Expenses and Sch. Buildings.	.....	49,627.13
22	Warren, .	.....	3,814.40	3,814.40	War.	.....	3,564.27
23	Washington, .	44,163.28	347.75	44,511.03	Railroad.	1897 to 1918	14,337.80
24	Watertown, .	.....	32,157.26	32,157.26	Railroad and Town Hall.	.....	16,043.78
25	Winchester, .	84,000.00	37,336.20	121,336.20	Railroad.	1897 to 1902	42,008.31
26	Woodbury, .	.....	13,100.00	13,100.00	Town Expense.	.....	9,361.20
	Total, .	\$443,016.25	\$307,132.74	\$750,148.99	.....	.....	\$356,297.57

TURES, ETC., OF TOWNS IN LITCHFIELD COUNTY,

OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness, during the year.	Amount actually expended for roads.	Amount actually expended for paupers.	Amount actually expended for salaries.	Amount actually expended for schools.	Amount actually expended for police.	Amount actually expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$4,225.01	\$15,337.49	\$3,460.36	\$824.70	\$6,512.20	\$60.97	.....	10 mills.	1
1,066.50	1,807.36	844.16	348.75	1,824.99	.....	.....	20 "	2
158.76	1,403.00	320.74	.....	894.61	.....	.....	8 "	3
227.56	1,395.23	584.63	275.50	1,298.62	.....	.....	9 "	4
1,380.00	2,185.16	1,082.42	440.70	1,804.89	.....	.....	12½ "	5
168.75	1,160.77	348.56	353.95	2,174.50	.....	.....	15 "	6
.....	1,946.00	774.46	348.90	2,295.86	.....	.....	11 "	7
100.00	2,853.39	807.57	150.00	1,872.74	.....	.....	13 "	8
112.00	1,680.79	1,419.42	365.10	2,097.72	.....	.....	13 "	9
210.00	2,016.29	628.79	159.00	2,947.15	.....	.....	15 "	10
481.52	1,249.25	246.05	238.10	1,402.64	.....	.....	11 "	11
1,680.00	3,650.53	2,411.83	650.00	3,500.00	.....	.....	12 "	12
1,744.48	15,304.96	2,806.14	2,080.55	9,261.56	26.00	.....	12 "	13
1,375.33	1,754.04	2,562.74	650.83	3,225.00	.....	.....	15 "	14
1,200.00	3,046.03	1,170.03	248.30	3,578.57	.....	.....	10 "	15
748.61	4,731.01	1,782.68	1,683.87	7,108.68	.....	.....	15 "	16
1,239.25	1,398.96	491.52	465.05	1,748.38	.....	.....	14 "	17
1,223.69	3,609.52	3,501.58	965.64	8,357.84	.....	.....	10 "	18
754.94	5,220.16	1,286.68	650.10	5,102.20	.....	.....	10 "	19
3,067.36	7,698.39	2,151.00	1,256.85	8,078.41	.....	\$885.15	12½ "	20
2,787.64	12,085.65	2,303.58	2,130.97	25,805.37	.....	.....	10 "	21
207.94	1,251.93	560.76	.....	997.15	.....	.....	15 "	22
1,640.00	6,089.00	1,342.20	681.30	3,620.59	.....	.....	13 "	23
1,545.86	5,872.49	941.64	767.88	5,522.37	.....	58.30	11 "	24
4,469.53	25,866.56	3,541.77	2,286.72	14,712.49	27.00	.....	15 "	25
204.93	6,093.31	2,064.23	493.01	3,803.45	.....	.....	10 "	26
\$32,019.66	\$136,707.27	\$39,435.54	\$18,515.77	\$129,547.98	\$113.97	\$943.45	.....

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	Middletown, .	\$824,000.00	.....	\$824,000.00	Railroad.	1897 to 1910	\$90,056.25
2	Haddam, .	2,500.00	\$11,300.00	13,800.00	Highways and Bridges.	1897	13,311.50
3	Chatham, . .	112,000.00	6,920.27	118,920.27	Railroad.	1901 to 1911	18,383.10
4	Chester, .	6,000.00	.....	6,000.00	"	1897 to 1903	7,042.42
5	Clinton, .	.....	16,057.27	16,057.27	General Expenses.	.....	6,777.54
6	Cromwell, .	40,500.00	2,243.56	42,743.56	Railroad.	1900 and 1915	13,588.65
7	Durham, .	.....	4,651.70	4,651.70	.....	.....	4,287.59
8	East Haddam, .	31,400.00	.....	31,400.00	Roads.	1906	14,230.54
9	Essex, .	45,000.00	5,000.00	50,000.00	Railroad.	1911	12,893.23
10	Killingworth, .	.....	1,143.09	1,143.09	General Expenses.	.....	2,857.20
11	Middlefield, .	40,000.00	1,508.24	41,508.24	Railroad.	1897 to 1909	8,326.99
12	Old Saybrook, .	16,000.00	18,938.85	34,938.85	Railroad and Sch. Building.	1898 to 1914	9,489.16
13	Portland, .	285,000.00	3,923.01	288,923.01	Railroad.	1905 to 1911	39,392.20
14	Saybrook, .	34,584.47	.....	34,584.47	Railroad and Schoolhouse.	1897 to 1909	11,389.81
15	Westbrook, .	.....	6,500.00	6,500.00	New Road.	.....	4,716.18
	Total, .	\$1,436,984.47	\$78,185.99	\$1,515,170.46	.....	.....	\$256,742.36

TURES, ETC., OF TOWNS IN MIDDLESEX COUNTY,

OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness, during the year.	Amount actu- ally expended for roads.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$31,590.25	\$13,300.19	\$12,925.50	\$3,353.81	\$14,865.91	.....	.....	10 mills.	1
933.09	4,758.69	921.71	368.00	3,703.30	.....	.....	20 "	2
4,622.28	3,869.96	1,131.55	354.33	4,062.14	.....	.....	25 "	3
280.00	2,705.65	382.94	244.35	2,286.92	.....	.....	15 "	4
876.11	1,743.80	1,130.61	.....	684.55	.....	.....	10 "	5
2,128.69	4,602.34	1,039.03	686.00	3,795.41	.....	.....	13 "	6
79.00	3,105.90	360.27	25.00	1,673.24	.....	.....	9 "	7
1,394.38	5,504.16	2,063.32	960.11	4,843.92	.....	.....	12½ "	8
2,041.50	7,857.32	1,767.81	844.00	4,160.96	.....	.....	14 "	9
98.64	1,247.95	535.04	65.00	1,637.88	.....	.....	15 "	10
1,700.49	950.00	500.00	300.00	1,637.22	.....	.....	18 "	11
1,534.74	909.78	546.87	3,572.33	4,171.73	.....	.....	15 "	12
11,102.50	7,235.59	5,964.92	1,200.00	11,758.36	\$415.00	\$3,466.83	20 "	13
1,718.22	4,780.16	481.11	344.60	3,554.89	.....	.....	17 "	14
405.00	1,227.92	595.01	373.48	1,599.87	27.00	.....	10 "	15
\$60,504.89	\$63,799.41	\$30,345.69	\$12,691.01	\$64,436.30	\$442.00	\$3,466.83	.....

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE SELECTMEN

No.	TOWNS.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	Tolland,		\$4,325.97	\$4,325.97		On demand.	\$5,439.53
2	Andover,		7,307.70	7,307.70	General Ex- penses.		2,193.04
3	Bolton,		12,510.00	12,510.00	General Ex- penses.		3,146.20
4	Columbia,		5,199.92	5,199.92	War and Bridges.		3,702.81
5	Coventry,		13,318.97	13,318.97	General Ex- penses.		13,188.02
6	Ellington,	\$14,000.00	287.13	14,287.13	Railroad.	1897 to 1908	9,535.72
7	Hebron,	28,000.00	17,802.01	45,802.01	Railroad.	1909	6,275.89
8	Mansfield,		20,570.84	20,570.84	War.		8,126.26
9	Somers,		2,981.13	2,981.13	Roads.		7,706.59
10	Stafford,	27,000.00	6,766.01	33,766.01	War.	1897 to 1906	26,014.55
11	Union,		223.16	223.16	War.		2,774.16
12	Vernon,	235,000.00	27,917.52	262,917.52	Railroad, Me- morial and High School B'ldings.	1899 to 1922	42,249.89
13	Willington,		2,800.00	2,800.00	General Ex- penses.		4,803.58
	Total,	\$304,000.00	\$122,010.36	\$426,010.36			\$135,156.24

TURES, ETC., OF TOWNS IN TOLLAND COUNTY,

OF THE SEVERAL TOWNS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness during the year.	Amount actu- ally expended for roads.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire department.	Rate per cent. of taxes laid during the year.	No.
\$235.08	\$1,618.76	\$702.41	\$290.17	\$2,811.04	.....	\$40.00	12½mills.	1
338.37	712.45	143.12	25.00	505.60	.....		10 "	2
659.10	602.62	618.57	.....	935.00	.....		18 "	3
268.45	1,389.40	324.51	253.08	1,754.85	.....		15 "	4
1,142.66	2,516.97	1,984.61	581.54	3,483.92	.....		20 "	5
1,100.00	5,095.25	809.66	50.00	3,951.76	.....		15 "	6
1,363.83	1,104.56	361.93	381.45	2,248.59	.....		14 "	7
731.40	3,498.12	1,738.75	632.25	3,791.13	.....		12 "	8
246.00	6,348.67	1,437.07	431.00	3,587.71	.....		12 "	9
1,429.62	11,897.50	2,668.65	917.00	10,462.57	.....		20 "	10
16.86	958.69	211.70	244.20	1,030.35	.....		23 "	11
8,551.47	10,895.15	11,273.09	1,125.00	18,135.87	.....		14 "	12
98.63	2,270.01	351.08	348.45	2,078.66	.....		22½ "	13
\$16,181.47	\$48,908.15	\$22,625.15	\$5,279.14	\$54,777.05	.....	\$40.00	.....

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-

AS SHOWN BY RETURNS MADE BY THE

No.	CITIES.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actually raised by taxation during the year.
1	¹ Ansonia,						
2	² Bridgeport,						
3	Danbury,	\$484,000.00	\$269,900.00	\$753,900.00	Water Supply, Paving, and Sewers.	1897 to 1923	\$94,568.78
4	³ Derby,						
5	⁴ Hartford,						
6	Meriden,	545,000.00	103,000.00	648,000.00	Water Works and Sewers.	1897 to 1914	128,878.28
7	Middletown,	322,000.00		322,000.00	Water Works, Sewer, and Public Building.	1897 to 1917	55,921.13
8	New Britain,	641,000.00	3,000.00	644,000.00	Water Works and Sewers.	1898 to 1925	90,243.45
9	New Haven,	⁶ 940,162.71	32,336.86	972,499.57	Library, Parks, and Sewers.	1897 to 1929	635,301.68
10	⁵ New London,						
11	Norwalk,	500,000.00	14,851.08	514,851.08	Water Works and Sewers.	1897 to 1935	35,660.97
12	Norwich,	948,342.26		948,342.26	Court House, Water Works.	1898 to 1925	103,487.10
13	Putnam,		8,400.00	8,400.00	Fire Dept., Street, and General Expenses.		
14	Rockville,	50,000.00	45,000.00	95,000.00	Sewers.	1896 to 1926	23,970.51
15	South Norwalk,	90,000.00	18,700.00	108,700.00	Roads and Sewers.	1903 to 1913	27,820.15
16	Stamford,	150,000.00	76,000.00	226,000.00	Sewers and Current Expenses.	1897 to 1914	114,954.21
17	Waterbury,	⁷ 1,012,500.00	⁸ 102,500.00	1,115,000.00	Water Works, Sewers, and City Hall.	1897 to 1919	213,282.45
18	Willimantic,	300,000.00	83,000.00	383,000.00	Water Works and Sewers.	1899 to 1925	43,766.40
	Total,	\$5,983,004.97	\$756,687.94	\$6,739,692.91			\$1,567,855.10

¹ See town of Ansonia.² See town of Bridgeport.³ See town of Derby.⁴ See town of Hartford.⁵ See town of New London.⁶ Less sinking fund of \$354,837.29.⁷ Less sinking fund of \$115,000.00.⁸ Floating indebtedness offset by street and sewer assessments due but not collected.

TURES, ETC., OF CITIES IN THE STATE OF CONNECTICUT,

CITY TREASURERS, OCTOBER 1, 1896.

Am't actually expended for interest on total indebtedness during the year.	Amount actu- ally expended for streets.	Amount actu- ally expended for paupers.	Amount actually ex- pended for salaries.	Amount actu- ally expended for schools.	Amount actually ex- pended for police.	Amount actu- ally expended for fire department.	Rate per cent. of taxes laid during the year.	No.
.....	.....	.....	.....	.....	.....	.....	.....	1
.....	.....	.....	.....	.....	.....	.....	.....	2
\$13,506.49	\$5,082.51	.....	\$20,401.41	.....	\$10,139.05	\$10,209.37	10 mills.	3
.....	.....	.....	.....	.....	.....	.....	.....	4
.....	.....	.....	.....	.....	.....	.....	.....	5
11,000.08	49,605.16	.....	6,112.50	.....	18,439.47	27,378.18	11 mills.	6
16,875.50	10,996.76	.....	3,734.38	.....	4,322.56	5,206.37	9 "	7
15,973.73	25,856.62	.....	4,050.00	.....	12,169.34	19,623.70	12½ "	8
56,373.72	118,252.36	.....	25,600.00	\$372,542.25	173,056.82	116,623.75	12½ "	9
.....	.....	.....	.....	.....	.....	.....	.....	10
20,000 00	7,008.11	.....	2,047.50	.....	2,603.35	1,996.12	7 mills.	11
49,008.92	36,981.09	.....	3,500.00	.....	18,440.33	10,068.63	10 "	12
146.75	600.07	.....	766.68	.....	1,153.12	1,561.11	.....	13
1,872.08	4,903.55	.....	2,400.00	.....	4,017.72	4,812.22	10 mills.	14
4,492 03	18,222.69	.....	1,675 00	.....	3,805.78	1,660.40	6¼ "	15
8,681.23	23,102.52	.....	6,523.90	.....	10,355.61	11,496.83	12½ "	16
50,698.89	68,128.96	.....	10,366.66	.....	31,509.91	21,004.29	20 "	17
16,762.30	7,040.61	.....	3,965.00	.....	6,388.20	2,961.43	11 "	18
\$265,373.77	\$375,781.01	.....	\$91,144.03	\$372,542.25	\$296,401.26	\$234,602.40	.....	.....

**STATEMENT OF INDEBTEDNESS, CURRENT EXPENDI-
AS SHOWN BY RETURNS MADE BY THE**

No.	BOROUGHES.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Purpose and object for which it was chiefly incurred.	Time when funded debt becomes due.	Amount actual-ly raised by taxation during the year.
1	Bethel, . . .	\$40,000.00	\$12,000.00	\$52,000.00	Water Works and Current Expenses.	1898 to 1925	\$9,753.58
2	Colchester,						1,250.00
3	Danielson,		7,517.77	7,515.77	Current Expenses.		6,626.37
4	Fair Haven, East,		3,525.67	3,525.67	Current Expenses.		5,204.07
5	Greenwich,		48,442.90	48,442.90	Roads.		13,565.86
6	Guilford,		5,100.00	5,100.00	General Expenses.		
7	Litchfield,		7,700.00	7,700.00	Sewers.		3,017.24
8	Jewett City,		1,500.00	1,500.00	Current Expenses.		4,179.90
9	*Naugatuck,						
10	New Canaan,						3,448.18
11	†Newtown,						
12	Shelton,	25,000.00	30,031.80	55,031.80	Sewers and General Improvements.	1900	7,299.85
13	Southington,		25,800.00	25,800.00	General Expenses.		7,454.22
14	Stafford Springs,		14,700.00	14,700.00	Streets.	On demand	6,612.58
15	Stonington,		35,000.00	35,000.00	Public Blds., Street and Fire Departments.		8,096.33
16	Torrington,	30,000.00	14,374.56	44,374.56	Sewers.	1924	11,305.14
17	Wallingford,	245,000.00	17,500.00	262,500.00			15,267.65
18	West Haven,		8,900.00	8,900.00	General Expenses.		9,643.29
19	Winsted,	100,000.00	35,000.00	135,000.00	Water Works.	1906 to 1926	12,277.13
	Total,	\$440,000.00	\$267,090.70	\$707,090.70			\$125,001.39

* See town of Naugatuck.

† No treasurer elected, and no business transacted.

URES, ETC., OF BOROUGHS IN THE STATE OF CONNECTICUT,
BOROUGH TREASURERS, OCTOBER 1, 1896.

Amount actual- ly expended for interest on total indebtedness during the year.	Amount actual- ly expended for roads.	Amount actual- ly expended for paupers.	Amount ac- tually ex- pended for salaries.	Amount actual- ly expended for schools.	Amount ac- tually ex- pended for police.	Amount ac- tually ex- pended for fire de- partment.	Rate per cent. of taxes laid during the year.	No.
\$3,231.52	\$1,929.94	.....	\$850.00	.....	\$14.00	\$436.35	10 mills	1
.....	.....	.....	.....	.....	.....	.....	2½ "	2
372.58	.....	.....	240.00	.....	205.50	1,003.39	6 "	3
181.54	.....	.....	125.00	.....	2,013.00	.....	6 "	4
2,429.13	5,442.81	.....	400.00	.....	137.00	1,702.01	8 "	5
226.85	800.00	.....	.....	.....	456.25	107.60	10½ "	6
383.49	.....	.....	50.00	.....	329.55	150.00	2½ "	7
.....	.....	.....	37.50	.....	1,015.68	787.25	4 "	8
.....	.....	.....	.....	.....	.....	.....	.....	9
.....	1,500.00	.....	125.00	.....	.....	926 00	4 "	10
.....	.....	.....	.....	.....	.....	.....	.....	11
2,336.93	3,737.98	.....	250.00	.....	597.50	438.35	8 "	12
1,425.65	2,975.92	.....	254.08	.....	592.50	642.61	5 "	13
468.02	6,822.17	.....	120.00	.....	659.49	497.96	7½ "	14
1,530.00	566.50	.....	72.50	.....	.....	811.17	10 "	15
1,938.13	.....	.....	502.32	.....	1,291.92	1,502.18	3 "	16
10,558.78	2,599.50	.....	958.00	.....	1,917.50	7,615.01	6 "	17
425.00	7,145.48	.....	550.00	.....	267.50	970.57	5 "	18
2,651.63	.....	.....	110.00	.....	2,004.94	4,742 54	5 "	19
\$28,159.25	\$33,520.30	.....	\$4,644.40	.....	\$11,502.33	\$22,332.99	.....	...

‡ Tax of 10 mills once in eight years. .

STATEMENT OF INDEBTEDNESS, CURRENT EXPENDITURES, ETC., OF COUNTIES IN THE STATE OF CONNECTICUT,

AS SHOWN BY RETURNS MADE BY THE COUNTY TREASURERS, OCTOBER 1, 1896.

COUNTIES,	Total debt.	Purpose and object for which it was chiefly incurred.	Amount actually raised by taxation during the year.	Amount actually expended for interest on total indebtedness during the year.	Amount actually expended for roads.	Amount actually expended for salaries.	Rate per cent. of taxes laid during the year.
Hartford, .	\$128,000.00	Jail, Temporary Home, and Roads.	.....	\$2,121.10	\$8,537.30	\$5,098.82	.....
New Haven, .	155,000.00	Jail.	\$10,995.47	4,615.00	5,454.15	14,393.98	$\frac{1}{10}$ of 1 mill
*New London, .....	.....	.....	.....	51.91	3,795.16	790.00	.....
Fairfield, .	115,000.00	Jail, Bridge, and County Expenses.	22,735.19	4,700.00	2,808.04	12,500.00	$\frac{2}{10}$ of 1 mill
Windham, .	25,000.00	Jail.	17,643.06	835.32	980.00	3,730.35	1 mill
Litchfield, .	3,418.91	Current Expenses.	26,363.64	121.26	.....	1,567.97	1 mill
Middlesex, .	6,000.00	County Court House.	12,228.24	189.40	5,145.77	7,134.53	$\frac{2}{10}$ of 1 mill
Tolland, .	14,000.00	Current Expenses.	4,225.12	579.92	.....	.....	.....
Total, .	\$446,418.91	.....	\$94,190.72	\$13,213. 1	\$26,720.42	\$45,215.65	.....

* This statement covers four years preceding October 1, 1896.

SUMMARY.

TOWNS BY COUNTIES.	Total funded indebtedness.	Total floating indebtedness.	Total debt.	Amount actual- ly raised by taxation during the year.	Amount actual- ly expended for interest on total indebtedness during the year.	Amount actual- ly expended for roads.	Amount ac- tually ex- pended for paupers.	Amount ac- tually ex- pended for salaries.	Amount actual- ly expended for schools.	Amount ac- tually ex- pended for police.	Amount ac- tually ex- pended for fire depart- ment.
Hartford, . .	\$4,569,281.45	\$765,676.72	\$5,334,958.17	\$1,401,219.16	\$190,009.71	\$499,524.97	\$163,932.04	\$76,191.61	\$411,173.46	\$88,851.60	\$117,148.20
New Haven, . .	2,201,569.73	775,432.46	2,977,002.19	849,793.24	108,034.04	241,018.62	183,945.77	58,501.10	247,664.88	6,170.22	5,182.64
New London, . .	1,584,882.81	260,520.62	1,845,403.43	434,463.30	88,742.35	148,601.59	55,323.59	16,677.94	137,295.05	14,245.85	9,118.45
Fairfield, . .	2,676,377.40	777,729.44	3,454,106.84	1,217,307.74	147,331.62	197,845.77	123,753.22	52,512.91	410,114.50	60,265.58	85,895.24
Windham, . .	110,550.00	274,513.59	385,063.59	201,700.99	13,470.88	55,549.40	30,744.94	8,026.43	91,817.71	22,500.00	.....
Litchfield, . .	443,016.25	307,132.74	750,148.99	356,297.57	32,019.66	136,707.27	39,435.54	18,515.77	129,547.98	113.97	943.45
Middlesex, . .	1,436,984.47	78,185.99	1,515,170.46	256,742.36	60,504.89	63,799.41	30,345.69	12,691.01	64,436.30	442.00	3,466.83
Tolland, . .	304,000.00	122,010.36	426,010.36	135,156.24	16,181.47	48,908.15	22,625.15	5,279.14	54,777.05	.....	40.00
Total, towns, \$	13,326,662.11	3,361,201.92	16,687,864.03	4,852,680.60	656,294.62	1,391,955.18	650,105.94	248,395.91	1,546,826.93	192,589.22	221,794.81
Total, cities, .	5,983,004.97	756,687.94	6,739,692.91	1,567,855.10	265,373.77	375,781.01	.....	91,144.03	372,542.25	296,401.26	234,602.40
Total, boroughs,	440,000.00	267,090.70	707,090.70	125,001.39	28,159.25	33,520.30	.....	4,644.40	.....	11,502.33	22,332.90
Total, counties,	.....	.....	446,418.91	94,190.72	13,213.91	26,720.42	.....	45,215.65	.....	.....	.....
Grand Total, \$	19,749,667.08	4,384,980.56	24,581,066.55	6,639,717.81	963,041.55	1,827,976.91	650,105.94	389,399.99	1,919,369.18	500,492.81	478,730.20

State of Connecticut.

STATE OF CONNECTICUT,
COMPTROLLER'S OFFICE,
HARTFORD, December 22, 1896.

By a resolution passed and approved January session, A.D. 1895, the Comptroller was instructed to enquire and report concerning The Town Deposit Fund.

In compliance therewith, I submit the following report.

BENJAMIN P. MEAD,
Comptroller.

HARTFORD COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
{ Hartford,	{ \$25,141.43	\$23,481.43	\$23,481.43	Notes of town of Hartford.
{ West Hartford,	{	1,660.00	1,660.00	Notes of town of West Hartford.
Avon,	2,632.54	2,338.04	2,770.04	Loaned to town of Avon, \$1,570.04; in bank stock, \$1,200.
{ Berlin,	{ 7,800.04	2,941.94	2,941.94	Loaned to town of Berlin.
{ New Britain,	{	2,958.42	2,958.42	Loaned to town of New Britain.
Bristol,	4,384.16	4,384.16	4,384.16	Mortgage notes, \$2,982; accepted town and school orders, \$1,402.16.
Burlington,	3,341.41	3,341.41	3,341.24	Secured notes, \$689.24; town orders \$2,540; Bristol Savings Bank, \$112.
Canton,	3,690.71	3,690.71	3,690.71	Loaned to town of Canton.
East Hartford,	5,745.48	5,745.38	5,745.38	Loaned to town of East Hartford.
{ East Windsor,	{ 9,081.64	4,721.98	4,721.98	Loaned to town of East Windsor, \$4,521.98; to individuals, \$200.00.
{ South Windsor,	{	4,209.21	4,059.21	Loaned to town of South Windsor.
Enfield,	5,467.99	5,484.56	5,484.56	Loaned to town of Enfield.
{ Farmington,	{ 4,882.41	4,882.41	4,882.41	Loaned to town of Farmington.
{ Plainville,	{	new town.	no fund.	
Glastonbury,	7,653.63	7,653.63	7,653.63	Loaned to individuals.
{ Granby,	{ 7,019.26	4,935.42	4,935.42	Loaned to town of Granby.
{ East Granby,	{	2,083.84	2,183.84	Loaned to town of East Granby.
Hartland,	3,135.94	3,135.94	3,139.94	Loaned to town of Hartland, \$2,968.94; \$167 invested in mortgage.
Manchester,	4,047.70	4,442.14	4,442.14	Loaned on mortgage, \$4,422.14; cash on hand, \$20.00.
Marlborough,	1,808.12	1,808.12	1,808.12	Loaned by town.
Simsbury,	5,704.27	3,158.00	3,158.00	Loaned to individuals, \$2,100.00; cash in savings bank, \$1,058.00.
Southington,	3,736.02	4,736.04	4,736.04	In b'k stk., \$4,225; in sav. b'k, \$386.04; on mortgage, \$100; loaned to town, \$25.
Suffield,	6,908.82	7,294.86	7,294.86	Loaned to town of Suffield, \$5,494.86; on mortgage, \$1,800.00.
{ Wethersfield,	{ 6,792.59	3,577.04	3,577.04	In state treasury.
{ Rocky Hill,	{ 2,953.20	2,953.20	2,953.20	Loaned to town of Rocky Hill.
{ Newington,	{	1,496.24	1,500.00	In savings bank.
{ Windsor,	{ 5,231.71	3,331.64	3,331.64	In mortgages on real estate.
{ Bloomfield,	{ 3,038.34	4,027.89	4,027.89	In mortgage on real estate, \$1,512.65; in town treasury, \$2,515.24.
{ Windsor Locks,	{	1,825.00	2,109.88	Loaned on real estate, \$265.00; deposited in bank, \$1,844.88.
Totals,	\$130,197.41	\$126,298.65	\$126,973.12	

NEW HAVEN COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
New Haven,	\$27,424.67	\$29,690.90	\$29,660.90	In mortgage notes, \$19,550.00; loaned to town of New Haven, \$10,110.90.
{ Branford,	{ 3,184.73	3,184.73	3,184.73	Invested in public buildings.
{ No. Branford,	{ 2,804.64	2,804.64	2,804.64	In state treasury.
Cheshire,	4,571.63	4,574.25	4,574.25	\$3,574.50 loaned to town; \$999.75 in savings bank.
{ Derby,	{ 5,806.46	4,018.30	1,504.92	Loaned to town of Derby.
{ Seymour,	{	1,826.16	1,826.00	Loaned to town of Seymour.
{ Ansonia,	{ .....	.....	2,455.38	In almshouse property.
East Haven,	3,156.49	937.50	937.50	\$6.50 loaned on mortgage; \$287.50 loaned to town of East Haven.
Guilford,	6,020.19	6,020.19	6,020.19	\$4,520.19 loaned to town; \$1,500 loaned to individuals.
Hamden,	4,278.85	4,278.85	4,278.85	Loaned to town of Hamden.
Madison,	4,646.13	4,646.13	4,646.13	Loaned to town of Madison, \$2,000.00; notes secured by mortgage, \$2,646.13.
Meriden,	4,386.72	4,386.72	4,554.72	Loaned to town of Meriden, \$3,086.15; to individ's, \$800.57; cash on hand, \$668.
Middlebury,	2,095.77	2,100.00	2,100.00	Loaned to town of Middlebury, and on notes.
Milford,	5,794.17	3,394.17	3,194.17	\$3,053.17 has been used to pay cur. exp's of town; in a secured note, \$141.
No. Haven,	3,292.62	3,292.62	3,292.20	Loaned to town of No. Haven.
Orange,	4,592.92	3,443.80	3,443.80	Loaned to town of Orange, \$3,319.80; note of individual, \$124.
Oxford,	4,527.98	4,169.00	4,169.00	Loaned to town in part; most of rem'nder in mortg's \$110, cannot be col.
Prospect,	1,671.99	1,671.99	1,671.99	Loaned to town of Prospect.
Southbury,	3,998.91	3,998.91	3,998.91	In state treasury.
Wallingford,	6,210.23	6,210.23	6,210.23	Loaned to town of Wallingford.
{ Waterbury,	{ 7,884.78	5,977.51	6,027.51	Loaned to town, \$2,956.79; in savings banks, \$3,020.72; in mortgage, \$50.
{ Naugatuck,	{	1,240.00	1,240.00	Loaned to town.
Wolcott,	2,165.11	2,165.11	2,165.11	In promissory notes secured by mortgage on real estate.
{ Woodbridge,	{ 2,493.86	2,493.86	2,493.86	All loaned to town of Woodbridge.
{ Bethany,	{ 2,876.38	1,626.72	1,626.72	\$500 in savings bank; remainder loaned on real estate.
{ Beacon Falls,	{	1,748.25	1,748.25	In bonds, \$1,000; in savings b'k, \$748.25.
Totals,	\$113,885.23	\$109,900.54	\$109,829.96	

NEW LONDON COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
New London,	\$11,187.67	\$11,187.67	\$11,187.67	In savings banks, \$10,537.67; in mortgages, \$650.00.
Norwich,	13,301.41	13,301.41	13,301.41	Loaned to town of Norwich.
Bozrah,	2,771.87	2,771.24	2,771.24	Loaned to town of Bozrah.
Colchester,	5,324.16	4,325.00	5,324.16	Loaned to town of Colchester, \$2,149.16; loans secured by mortgage, \$2,650.00; in savings bank, \$525.00.
{ Franklin,	{ 3,066.60	2,124.60	2,124.60	Loaned to town of Franklin.
{ Sprague,	{	2,567.54	2,567.54	Loaned to town of Sprague.
Griswold,	5,681.17	5,681.09	5,681.09	Loaned to town of Griswold.
{ Groton,	{ 6,839.48	6,839.48	6,839.48	Loaned to town of Groton.
{ Ledyard,	{ 5,501.37	5,508.00	5,508.00	Loaned to town of Ledyard, \$4,508.00; bank stock, \$1,000.00.
Lebanon,	6,562.09	6,562.09	6,562.09	Loaned to the town of Lebanon, \$5,117.09; on notes secured by mtge., \$1,365.00; in savings bank, \$80.00.
Lisbon,	2,994.68	1,385.81	1,385.81	Loaned to town of Lisbon.
{ Lyme,	{ 7,636.69	3,715.58	3,715.58	Loaned to town of Lyme.
{ East Lyme,	{ 3,451.29	3,450.00	3,450.00	Loaned to town of East Lyme.
{ Old Lyme,	{	3,904.09	3,904.09	Loaned to the town of Old Lyme, \$3,629.09; to indiv's, \$150; in land, \$125.
Montville,	5,064.77	5,064.77	5,064.77	Loaned to town of Montville.
No. Stonington,	7,294.07	7,913.00	7,913.00	Loaned to town of No. Stonington, \$4,613; b'k stk., \$1,300; R.R. bds., \$2,000.
Preston,	4,969.72	4,969.72	4,969.72	Loaned to town of Preston.
Salem,	2,463.04	2,463.04	2,463.04	Loaned to town of Salem.
Stonington,	8,734.96	8,734.91	8,734.91	Loaned to town of Stonington.
Waterford,	5,783.44	5,783.44	5,783.44	Loaned to town of Waterford.
Voluntown,	3,349.12	3,349.13	3,349.13	Loaned to town of Voluntown, \$2,649.13; on mortgage, \$700.00.
Totals,	\$111,977.60	\$111,601.61	\$112,600.77	

FAIRFIELD COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
Bridgeport,	\$7,191.33	\$7,191.33	*\$9,391.33	Loaned to town.
{ Danbury,	{ 11,072.09	8,767.36	8,767.36	Loaned to town.
{ Bethel,	{ 2,647.90	†3,083.93	†3,083.93	Loaned to town.
Brookfield,	3,223.26	3,223.26	3,223.26	Loaned to town.
Darien,	3,112.84	3,162.00	3,042.00	Loaned to town, \$2,867; mortgage, \$175.
{ Fairfield,	{ 7,697.32	7,900.00	7,900.00	Loaned to town, \$7,400; b'k stk., \$500.
{ Westport,	{ 5,609.22	5,609.08	5,609.08	Loaned to town of Westport.
Greenwich,	9,762.24	9,760.24	9,760.24	Loaned to town of Greenwich.
Huntington,	3,521.19	3,521.19	3,521.19	Loaned to town of Huntington.
Monroe,	3,909.02	4,606.00	4,606.00	Loan to town of Monroe, \$3,506; b'k stk., \$600; mortgage on farm, \$500.
New Canaan,	4,690.05	4,700.00	4,700.00	Loaned to town of New Canaan, \$4,200; on bond and mortgage, \$500.
New Fairfield,	2,411.68	2,500.00	2,500.00	Loaned to town of New Fairfield, \$1,575; in real estate, \$925.
Newtown,	7,951.57	8,851.57	8,851.57	Bank stock, \$3,900; in savings banks, \$4,951.57.
Norwalk,	7,877.09	7,877.09	7,877.09	Loaned to town.
Redding,	4,330.20	4,323.00	4,323.00	Loaned to town.
Ridgefield,	5,920.01	5,760.00	5,760.00	Loaned to town.
Sherman,	2,432.23	2,432.23	2,261.28	Loaned to town.
Stamford,	9,520.83	9,520.83	9,680.83	Loaned to town, \$8,060; in savings bank, \$1,620.83.
Stratford,	4,658.97	4,659.31	2,459.31	Loaned to town.
Trumbull,	3,199.88	3,389.88	3,389.88	Loaned to town.
{ Weston,	{ 7,106.59	4,783.69	4,783.69	Loaned to town.
{ Easton,	{ 2,323.00	2,323.00	2,323.00	Loaned to town.
Wilton,	5,385.81	6,000.00	6,000.00	Has been used by the town.
Totals,	\$120,583.42	\$123,508.96	\$123,814.04	

* In 1889 a part of the town of Stratford was annexed to Bridgeport and the Town Deposit Fund of Bridgeport was increased by \$2,200.00.

† In 1869 a part of the town of Danbury was annexed to Bethel and the Town Deposit Fund of Bethel was increased \$441.03.

WINDHAM COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
Brooklyn,	\$3,726.66	\$3,750.00	\$3,750.00	Loaned to town.
{ Ashford,	{ 6,834.34	3,673.33	3,673.33	Loaned to town \$2,771.06; secured by mortgages, \$400; in Sav. Bks., \$502.27.
{ Eastford,	{ 3,161.01	3,161.01	3,161.01	
Canterbury,	4,828.87	2,413.28	2,413.28	Loaned to town.
Chaplin,	2,072.66	2,072.66	2,072.66	Loaned to town.
Hampton,	2,827.74	2,828.28	2,828.28	Loaned to town \$788; on mortgages in town, \$2,040; cash, \$0.28.
{ Killingly,	{ 8,365.08	7,697.05	7,697.05	Loaned to town.
{ Putnam,	{ 4,317.34	4,317.34	4,317.34	Loaned to town.
Plainfield,	5,878.93	6,184.00	6,184.09	Loaned to town \$4,984.09; mortgages, \$800; note, \$400.
Pomfret,	5,380.17	4,544.66	4,544.66	Loaned to town.
Sterling,	3,184.73	3,184.73	3,184.73	Loaned to town.
Thompson,	8,680.97	5,572.92	5,572.92	Invested in Bk. Stk., \$2,100; in Sav. Bks., \$929.62; rem. inv. in tn. ho.; pays no int.
{ Windham,	{ 7,222.86	6,079.76	6,079.76	Loaned to town, \$5,800.60.
{ Scotland,	{ 1,106.47	1,106.47	1,106.47	Loaned to town.
Woodstock,	7,491.84	7,491.51	7,491.51	Loaned to town.
Totals,	\$66,494.85	\$64,077.00	\$64,077.09	

LITCHFIELD COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
{ Litchfield,	{ \$11,444.70	\$8,714.94	\$8,714.94	Loaned to town.
{ Morris,	{	2,217.00	2,217.00	Loaned to town.
Barkhamsted,	4,404.69	4,404.00	4,404.00	Loaned to town.
Bethlehem,	2,326.92	2,326.92	2,327.00	Mortgage with insurance, \$2,202; loaned to town, \$125.
{ Canaan,	{ 5,909.74	3,000.17	3,000.17	Loaned to town.
{ North Canaan,	{	2,909.60	2,909.60	Loaned to town.
Colebrook,	3,421.04	3,471.19	3,423.19	Loaned to town.
Cornwall,	4,402.14	3,702.14	4,002.14	Loaned to town.
Goshen,	4,453.50	4,453.50	4,776.56	Loaned to town, \$2,626.30; bank stock, \$997.50; in savings banks, \$1,152.76.
Harwinton,	3,893.60	4,012.32	4,012.32	Loaned to town.
Kent,	5,139.24	5,139.24	5,139.24	Loaned to town.
New Hartford,	4,535.68	4,535.70	4,535.70	Loaned to town, \$4,035.70; on note, \$500.
{ New Milford,	{ 10,219.41	7,750.50	7,750.50	Invested in town farm.
{ Bridgewater,	{	2,481.27	2,481.27	Loaned to town.
Norfolk,	3,813.98	3,813.98	3,813.98	In s'v. b'k, \$1,751.64; bds., \$600; re'lest'e, \$500; loaned t'n, \$170; in b'k, \$792.34.
{ Plymouth,	{ 5,301.05	2,650.53	2,650.53	Loaned to town, \$2,536.53; in secured notes, \$114.
{ Thomaston,	{	2,650.52	2,650.52	Loaned to town.
Roxbury,	2,881.69	2,881.69	2,881.69	Loaned to town.
Salisbury,	6,626.22	3,773.46	3,331.15	Investments, \$2,931.58; in savings bank, \$399.57.
Sharon,	6,716.19	6,715.98	6,715.98	Loaned to town.
Torrington,	4,240.33	4,752.97	4,752.97	Loaned to town.
Warren,	2,532.38	2,532.38	2,532.38	Loaned to town.
Washington,	4,163.28	4,163.28	4,163.28	Loaned to town.
Watertown,	3,852.50	3,952.50	3,952.50	B'k stk, \$800; loaned to town, \$3,152.50.
Winchester,	4,575.68	4,550.84	4,550.84	Loaned to town.
Woodbury,	5,252.24	5,252.24	5,252.24	Loaned to town, \$3,000; mortgage loan, \$251.20; bonds, \$2,000; cash, \$1.04.
Totals,	\$110,106.20	\$106,808.86	\$106,941.69	

MIDDLESEX COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
Middletown,	\$17,700.97	\$13,574.17	\$13,574.17	Loaned to town of Middletown.
Cromwell,	.....	2,618.56	2,618.56	Loaned to town, \$2,218.56; mortgage, \$100; savings bank, \$300.
Middlefield,	.....	1,508.24	1,508.24	Loaned to town.
Haddam,	7,769.21	7,769.21	7,769.21	Loaned to town, \$6,759.21; on bond and mortgage, \$1,010.
Chatham,	4,606.31	4,606.31	4,610.00	Loaned to town, \$3,321.31; bk. stk., \$300; sav. bk., \$803.69; notes of indiv., \$185.
Portland,	4,606.31	4,537.30	3,944.27	Loaned on notes, \$3,700; in savings bk., \$244.27.
Durham,	2,866.27	2,285.00	2,285.00	Loaned on notes.
East Haddam,	6,993.58	6,993.58	6,993.58	Loaned to town, \$6,326.58; remainder in notes.
Killingworth,	6,376.75	3,189.87	3,189.87	In sav. bks., \$1,189.87; loaned to town, \$1,000; loaned to individuals, \$1,000.
Clinton,	.....	3,190.31	3,190.31	Loaned to town, \$2,589.61; remainder loaned on real estate.
Saybrook,	7,617.32	2,131.12	2,131.12	Loaned on first mortgage, \$1,381.12; loaned to town, \$750.
Chester,	2,224.18	2,224.48	2,224.18	Bonds and notes.
Westbrook,	3,046.40	3,046.40	3,046.40	A part is loaned on real estate; the balance is deposited in savings banks.
Old Saybrook,	.....	2,038.86	2,038.86	Loaned to town, \$1,738.86; mortgage loan, \$300.
Essex,	.....	3,460.83	3,560.83	Loaned to town, \$1,300.37; on real estate, \$1,375; in savings banks, \$876.46.
Totals,	\$63,807.30	\$63,174.24	\$62,684.60	

TOLLAND COUNTY.

Towns.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.	How Invested in 1896.
Tolland,	\$4,361.04	\$4,361.04	\$4,361.04	A part in real estate loan; the remainder in savings banks.
Bolton,	1,910.85	1,910.85	1,910.85	Loaned to town.
Columbia,	2,470.75	2,470.75	2,470.75	Loaned to town.
Coventry,	5,442.31	4,594.01	4,594.01	Loaned to town.
Ellington,	3,736.93	3,736.93	3,736.93	Loaned to town.
Hebron,	4,974.88	4,159.91	4,159.91	Loaned to town.
Andover,	.....	1,663.34	1,663.40	Loaned to town, \$763.40; the remainder in mortgages.
Mansfield,	6,734.34	6,734.34	6,834.34	Loaned to town, \$6,734.34; on mortgage, \$100.
Somers,	3,670.16	3,670.16	3,670.16	Loaned to town, \$1,607.40; on mortgage, \$1,062.76.
Stafford,	6,459.36	6,472.01	6,466.01	Loaned to town, \$6,366.01; on mortgage, \$100.
Union,	1,826.10	1,832.00	1,832.00	Loaned to town.
Vernon,	2,989.56	3,000.00	3,000.00	Loaned to town, \$1,972.73; to individuals, \$1,027.27.
Willington,	3,357.67	3,351.67	3,351.67	Loaned to t'n, \$1,300; sav. b'ks, \$301.67; remainder in b'k stk. and mortgages, which are much depreciated in value.
Totals,	\$47,927.95	\$47,957.01	\$48,051.07	

SUMMARY BY COUNTIES.

Counties.	Town Deposit Fund, Jan., 1847.	Town Deposit Fund, Jan., 1887.	Town Deposit Fund, Jan., 1896.
Hartford,	\$130,197.41	\$126,298.65	\$126,973.12
New Haven,	113,885.23	109,900.54	109,829.96
New London,	111,977.60	111,601.61	112,600.77
Fairfield,	120,583.42	123,508.96	123,814.04
Windham,	66,494.85	64,077.00	64,077.09
Litchfield,	110,106.20	106,808.86	106,941.69
Middlesex,	63,807.30	63,174.24	62,684.60
Tolland,	47,927.95	47,957.01	48,051.07
Totals,	\$764,979.96	\$753,326.87	\$754,972.34

Amount deposited, \$763,661.83.

ANNUAL REPORT

IN RELATION TO THE

Criminal Business of the Courts

OF THE

State of Connecticut,

FOR THE

Year Ending July 1, 1896,

As Shown by the Returns of the State Attorneys.

COMPILED BY THE COMPTROLLER:

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1896

State of Connecticut.

STATE OF CONNECTICUT,

COMPTROLLER'S OFFICE,

HARTFORD, October 15, 1896.

To His Excellency, the Governor :

Complying with the statute, I herewith submit the annual report of the state attorneys, concerning the criminal business of the courts for the year ending July 1, 1896.

The total number of cases disposed of during the year was fifteen hundred and eighty-three (1583), a decrease of two hundred and fifty (250) from the number reported for the preceding year. Total number of convictions, one hundred and forty-six (146), a decrease of nineteen (19). The amount of forfeited bonds reported is fourteen thousand seven hundred and sixty-one and seventy-one one-hundredths dollars (\$14,761.71), a decrease of five thousand, six hundred and sixteen and twenty-nine one-hundredths dollars (\$5,616.29) from the amount of the preceding year.

Respectfully submitted,

BENJAMIN P. MEAD,

Comptroller.

REPORTS OF THE STATE ATTORNEYS.

HARTFORD COUNTY.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year, .	244
Number of terms they were in court—199 for 1 term ; 24 for 2 terms ; 13 for 3 terms ; 2 for 4 terms ; 3 for 5 terms ; 2 for 8 terms ; 1 for 18 terms.	
Total number of trials and their results,	13
Number of convictions,	9
Number of acquittals,	4
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	113
Bonds forfeited :	
Number,	none
Amount,	none
Number of <i>nolles</i> absolute,	98
Number of <i>nolles</i> upon terms,	6
Number of original informations,	88
Appealed cases and their disposition by verdict,	136
Number by verdict,	1
Number of pleas of guilty,	26
Number of <i>nolles</i> absolute,	79
* Number disposed of upon payment or part payment of fine below and cost,	6
Whole number of prosecutions for different crimes,	244
Number of second convictions for the same crime,	1
Number of third convictions for the same crime,	3

ARTHUR F. EGGLESTON,

State's Attorney for Hartford County.

* 24 appeals vacated.

NEW HAVEN COUNTY.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year, .	183
Number of terms they were in court — 130 for 1 term ; 18 for 2 terms ; 8 for 3 terms ; 14 for 4 terms ; 1 for 5 terms ; 4 for 6 terms ; 2 for 7 terms ; 3 for 8 terms ; 2 for 9 terms ; 1 for 11 terms.	
Total number of trials and their results,	31
Number of convictions,	23
* Number of acquittals,	5
Number of cases in which there was disagreement of jury,	3
Number of pleas of guilty,	64
Bonds forfeited :	
Number,	8
Amount,	\$5,100
Number of <i>nolles</i> absolute,	75
Number of <i>nolles</i> upon terms,	7
Number of original informations,	7
† Appealed cases and their disposition by verdict :	
Number by verdict,	
Number of pleas of guilty,	
Number of <i>nolles</i> absolute,	
Number disposed of upon payment or part payment of fine below and cost,	
Whole number of prosecutions for different crimes, .	183
Number of second convictions for the same crime, .	none
Number of third convictions for the same crime, .	none

WM. H. WILLIAMS,

State's Attorney for New Haven County.

* Two, however, were on the sole ground of insanity, and in each case the accused was committed to the Hospital for the Insane.

† The appealed cases go to the Court of Common Pleas in this county.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year, .	40
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Number of terms they were in court—27 for 1 term ; 12 for 2 terms ; 1 for 3 terms.

Total number of trials and their results :

Number of convictions,	3
Number of acquittals,	2
Number of cases in which there was disagreement of jury,	2
Number of pleas of guilty,	14
Bonds forfeited :	
Number,	6
Amount,	\$1,100
* Number of <i>nolles</i> absolute,	11
Number of <i>nolles</i> upon terms,	2
Number of original informations,	40
Appealed cases and their disposition by verdict :	
Number by verdict,	none
Number of pleas of guilty,	none
Number of <i>nolles</i> absolute,	none
Number disposed of upon payment or part payment of fine below and cost,	none
Whole number of prosecutions for different crimes,	not given
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

GEO. E. TERRY,

Assistant State's Attorney, New Haven County, Waterbury, Conn.

* Of these five should have been joined with other information, and three were by order of Court.

To the Comptroller :

SIR—Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year,	142
Number of terms they were in court—78 for 1 term ; 34 for 2 terms ; 20 for 3 terms ; 6 for 4 terms ; 2 for 6 terms ; 2 for 12 terms.	
Total number of trials, and their results :	
Number of convictions,	21
Number of acquittals,	6
Number of cases in which there was disagreement of jury,	4
Number of pleas of guilty,	45

Bonds forfeited :

Number,	5
Amount,	\$850
Number of <i>nolles</i> absolute,	52
Number of <i>nolles</i> upon terms,	13
Number of original informations,	none
Appealed cases and their disposition by verdict :	
Number by verdict,	27
Number of pleas of guilty,	45
Number of <i>nolles</i> absolute,	52
Number disposed of upon payment or part payment of fine below and costs,	13
Whole number of prosecutions for different crimes,	not given
Number of second convictions for the same crime,	not given
Number of third convictions for the same crime,	not given

GEORGE M. GUNN,

*Prosecuting Attorney, Court of Common Pleas for New Haven County.**To the Comptroller :*

SIR— Herewith I send you a statement of the business of the District Court of Waterbury, Criminal Term, from July 1, 1895, to March 1, 1896 :

Total number of cases disposed of during said period,	96
Number of terms they were in court — 70 for 1 term ; 16 for 2 terms ; 8 for 3 terms ; 1 for 4 terms ; 1 for 5 terms.	
Total number of trials and their result :	
Number of convictions,	8
Number of acquittals,	4
Number of cases in which there was a disagreement of jury,	none
Number of pleas of guilty,	2
Bonds forfeited :	
Number,	4
Amount,	\$550
Number of <i>nolles</i> absolute,	14
Number of <i>nolles</i> upon terms,	61
Number of original informations,	7
Number of cases erased from docket by order of court,	2
Number of cases <i>nolled</i> by death of accused,	1
Appealed cases and their disposition by verdict :	
Number by verdict,	12

Number by pleas of guilty,	2
Number of <i>nolles</i> absolute,	14
Number disposed of upon payment or part pay- ment of fine below and costs,	61
Whole number of prosecutions for different crimes,	96
Number of second convictions for the same crime,	not given
Number of third convictions for the same crime,	not given

JOHN P. KELLOGG,

Prosecuting Attorney of the District Court of Waterbury from July 1, 1895, to March 1, 1896.

To the Comptroller:

SIR — Herewith I send you a statement of the business of the District Court of Waterbury, Criminal Side, from March 1, 1896, to July 1, 1896 :

Total number of cases disposed of,	89
The number of terms they were respectively in court is as follows : 73 for 1 term ; 10 for 2 terms ; 4 for 3 terms ; 1 for 4 terms ; 1 for 6 terms.	
Total number of trials,	9
Convictions,	6
Acquittals,	2
Disagreement by jury,	1
Pleas of guilty,	7
Forfeited bonds,	none
<i>Nolles</i> absolute,	21
<i>Nolles</i> on terms,	53
Original informations,	8
Cases erased from docket by order of court,	none
Appealed cases and their disposition (all cases in this court are appealed cases, and, therefore, come under this head):	
By verdict,	8
By plea of guilty,	7
By <i>nolles</i> absolute,	21
By <i>nolles</i> on terms (<i>i. e.</i> on payment or part pay- ment of fine below and costs),	53
Whole number of prosecutions for different crimes,	89
Assaults and breach of peace,	50
Resistance to officer,	4
Violation of liquor laws,	24
Failure to report contagious disease,	1

Non-support of family, etc.,	2
Common drunkard,	1
Theft,	3
Violation of city ordinance,	1
Keeping house of ill-fame, etc.,	2
Malicious injury to private property,	1
Number of second convictions for same crime,	none
Number of third convictions for same crime,	none

NATHL. R. BRONSON,
Prosecuting Attorney of the District Court of Waterbury.

NEW LONDON COUNTY.

To the Comptroller :

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year,	59
Number of terms they were in court — 1 for 3 terms ; 3 for 2 terms ; 55 for 1 term.	
Total number of trials, and their results :	
Number of convictions,	6
Number of acquittals,	none
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	27
Bonds forfeited :	
Number,	3
Amount,	\$1,000
Number of <i>nolles</i> absolute,	10
Number of <i>nolles</i> upon terms,	1
Number of original informations,	35
Appealed cases and their disposition by verdict :	
Number by verdict,	not given
Number of pleas of guilty,	not given
Number of <i>nolles</i> absolute,	not given
Number disposed of upon payment or part pay- ment of fine below and costs,	not given
Whole number of prosecutions for different crimes,	not given
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	2

SOLOMON LUCAS,
State's Attorney for New London County.

NEW LONDON COUNTY.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

* Total number of cases disposed of during the year, . 82
Number of terms they were in court — 52 for 1
term ; 24 for 2 terms ; 4 for 3 terms ; 2 for 4
terms.

Total number of trials and their results :

† Number of convictions, 8

‡ Number of acquittals, 5

§ Number of cases in which there was disagree-
ment of jury, 1

Number of pleas of guilty, 13

Bonds forfeited :

Number, 2

Amount, \$150

|| Number of *nolles* absolute, 15

Number of *nolles* upon terms, 18

Number of original informations, 11

¶ Appealed cases and their disposition by verdict :

Number by verdict, none

Number of pleas of guilty, none

Number of *nolles* absolute,

Number disposed of upon payment or part pay- none

ment of fine below and cost, none

Whole number of prosecutions for different crimes, . . not given

Number of second convictions for the same crime, . . not given

Number of third convictions for the same crime, . . not given

STATE OF CONNECTICUT, } NEW LONDON,
NEW LONDON COUNTY, } ss. July 6, 1896.

Personally before me appeared Hadlai A. Hull, Prosecuting At-
torney for the Criminal Court of Common Pleas for New London
County, and made oath to the truth and correctness of the return
hereby made by him. H. A. HULL.

Sworn to and subscribed by him.

WM. F. M. ROGERS,
Notary Public.

* Of which 6 cases were continued and 13 settled in court below, and 1 erased from docket.

† Four more cases were convictions, but were nolleed later, by advice of Supreme Court, on appeal.

‡ All tried in one information, joining five cases.

§ But convicted at subsequent term.

|| Of which four were by advice of Supreme Court, on appeal.

¶ One case tried last year, and appealed to Supreme Court, and decided this year.

FAIRFIELD COUNTY.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 31, 1896 :

Total number of cases disposed of during the year, .	201
Number of terms they were in court — 170 for 1 term ; 15 for 2 terms ; 6 for 3 terms ; 4 for 4 terms ; 1 for 5 terms ; 3 for 6 terms ; 2 for 7 terms.	
Total number of trials and their results :	
Number of convictions,	6
Number of acquittals,	4
Number of cases in which there was disagreement of jury,	2
Number of pleas of guilty,	90
Bonds forfeited :	
Number,	8
Amount,	\$2,550
Number of <i>nolles</i> absolute,	87
Number of <i>nolles</i> upon terms,	4
Number of original informations,	3
*Appealed cases and their disposition by verdict :	
Number by verdict,	none
Number of pleas of guilty,	none
Number of <i>nolles</i> absolute,	none
Number disposed of upon payment or part payment of fine below and cost,	none
Whole number of prosecutions for different crimes, .	not given
Number of second convictions for the same crime, .	not given
Number of third convictions for the same crime, .	not given

SAMUEL FESSENDEN,

State's Attorney for Fairfield County.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year, .	203
Number of terms they were in court — 84 for 1 term ; 29 for 2 terms ; 33 for 3 terms ; 7 for 4	

* No appealed cases for Superior Court for Fairfield County.

terms ; 6 for 5 terms ; 8 for 6 terms ; 5 for 7 terms ; 3 for 8 terms ; 2 for 9 terms ; 8 for 10 terms ; 2 for 11 terms ; 3 for 12 terms ; 4 for 13 terms ; 1 for 20 terms ; 5 for 23 terms ; 1 for 25 terms ; 2 for 36 terms.

*Total number of trials and their results :

Number of convictions,	21
Number of acquittals,	4
Number of cases in which there was disagreement of jury,	3
Number of pleas of guilty,	54
Bonds forfeited :	
Number,	20
Amount,	\$2,235
Number of <i>nolles</i> absolute,	none
Number of <i>nolles</i> upon terms,	none
Number of original informations,	none
Appealed cases and their disposition by verdict :	
Number by verdict,	none
Number of pleas of guilty,	none
Number of <i>nolles</i> absolute,	69
Number disposed of upon payment or part payment of fine below and cost,	39
Whole number of prosecutions for different crimes,	none
Number of second convictions for the same crime,	none
Number of third convictions for the same crime,	none

JOHN H. LIGHT,

Prosecuting Attorney of the Criminal Court of Common Pleas.

WINDHAM COUNTY.

To the Comptroller :

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year,	61
Number of terms they were in court — 1 for 6 terms ; 1 for 3 terms ; 14 for 2 terms ; 45 for 1 term.	
Total number of trials, and their results:	
Number of convictions,	7
Number of acquittals,	6

* Only appeal cases come to the Criminal Court of Common Pleas for Fairfield County.

Number of cases in which there was disagreement of jury,	2
Number of pleas of guilty,	24
Bonds forfeited:	
Number,	1
Amount,	\$100
Number of <i>nolles</i> absolute,	15
Number of <i>nolles</i> upon terms,	4
Number of original informations,	61
Appealed cases and their disposition by verdict:	
Number by verdict,	5
Number of pleas of guilty,	3
Number of <i>nolles</i> absolute,	13
Number disposed of upon payment or part pay- ment of fine below and cost,	2
Whole number of prosecutions for different crimes, .	61
Number of second convictions for the same crime, .	2
Number of third convictions for the same crime, .	none

JOHN L. HUNTER,
State's Attorney for Windham County.

LITCHFIELD COUNTY.

To the Comptroller :

SIR — Herewith I send you a statement of the business of this office for the year ending July 1, 1896:

Total number of cases disposed of during the year, .	113
Number of terms they were in court — 1 for 16 terms; 1 for 7 terms; 4 for 6 terms; 4 for 5 terms; 2 for 4 terms; 7 for 3 terms; 15 for 2 terms; 79 for 1 term.	
Total number of trials, and their results:	
Number of convictions,	12
*Number of acquittals,	1
Number of cases in which there was disagreement of jury,	1
Number of pleas of guilty,	21
Bonds forfeited:	
Number,	4
Amount collected,	\$951.71

* Acquitted on sole ground of insanity and sentenced to Insane Hospital, 3.

Number of <i>nolles</i> absolute,	53
Number of <i>nolles</i> upon terms,	19
Number of original informations,	41
Appealed cases and their disposition by verdict:	
Number by verdict,	2
Number of pleas of guilty,	8
Number of <i>nolles</i> absolute,	7
Number disposed of upon payment or part pay- ment of fine below and cost,	4
Whole number of prosecutions for different crimes, .	105
Number of second convictions for the same crime, .	not given
Number of third convictions for the same crime, .	not given

JAMES HUNTINGTON,
State's Attorney for Litchfield County.

WOODBURY, July 1, 1896.

MIDDLESEX COUNTY.

To the Comptroller :

SIR— Herewith I send you a statement of the business of this office for the year ending July 1, 1896:

Total number of cases disposed of during the year, .	52
Number of terms they were in court — 39 for 1 term; 9 for 2 terms; 3 for 5 terms; 1 for 10 terms.	
Total number of trials, and their results:	
Number of convictions,	9
Number of acquittals,	1
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	15
Bonds forfeited:	
Number,	2
Amount,	\$175
Number of <i>nolles</i> absolute,	10
Number of <i>nolles</i> upon terms,	13
Number of original informations,	36
Appealed cases and their disposition by verdict:	
Number by verdict,	2
Number of pleas of guilty,	3
Number of <i>nolles</i> absolute,	3
Number disposed of upon payment or part pay- ment of fine below and costs,	13

Whole number of prosecutions for different crimes, .	52
Number of second convictions for the same crime, .	none
Number of third convictions for the same crime, .	none

JNO. M. MURDOCH,
State's Attorney for Middlesex County.

TOLLAND COUNTY.

To the Comptroller :

SIR, — Herewith I send you a statement of the business of this office for the year ending July 1, 1896 :

Total number of cases disposed of during the year, .	18
Number of terms they were in court — 17 for 1 term ; 1 for 2 terms.	
Total number of trials and their results :	
Number of convictions,	7
Number of acquittals,	none
Number of cases in which there was disagreement of jury,	none
Number of pleas of guilty,	5
Bonds forfeited :	
Number,	none
Amount,	none
Number of <i>nolles</i> absolute,	3
Number of <i>nolles</i> upon terms,	none
Number of original informations,	11
Appealed cases and their disposition by verdict :	
Number by verdict,	2
Number of pleas of guilty,	2
Number of <i>nolles</i> absolute,	3
Number disposed of upon payment or part payment of fine below and cost,	none
Number of appeals vacated by payment of fine and costs below before the session of the Superior Court,	2
Whole number of prosecutions for different crimes, .	18
Number of second convictions for the same crime, .	none
Number of third convictions for the same crime, .	none
Number of cases in which the accused escaped from jail before trial,	1

JOEL H. REED,
State's Attorney for Tolland County.

SUMMARY.

The following is a summary of the statements of the attorneys for the several counties of the State, as shown by the foregoing returns :

Total number of cases disposed of during the year, .	1,583
Number of terms they were in court — 1,118 for 1 term ; 224 for 2 terms ; 106 for 3 terms ; 39 for 4 terms ; 20 for 5 terms ; 22 for 6 terms ; 10 for 7 terms ; 8 for 8 terms ; 4 for 9 terms ; 9 for 10 terms ; 3 for 11 terms ; 5 for 12 terms ; 4 for 13 terms ; 1 for 16 terms ; 1 for 18 terms ; 1 for 20 terms ; 5 for 23 terms ; 2 for 25 terms ; 1 for 36 terms.	
Total number of trials and their results :	
Number of convictions,	146
Number of acquittals,	44
Number of cases in which there was disagreement of jury,	19
Number of pleas of guilty,	494
Bonds forfeited :	
Number,	65
Amount,	\$14,761.71
Number of <i>nolles</i> absolute,	464
Number of <i>nolles</i> upon terms,	201
Number of original informations,	348
Appealed cases and their disposition by verdict :	
Number by verdict,	59
Number of pleas of guilty,	96
Number of <i>nolles</i> absolute,	261
Number disposed of upon payment or part payment of fine below and cost,	193
Whole number of prosecutions for different crimes, .	848
Number of second convictions for the same crime, .	3
Number of third convictions for the same crime, .	5

State of Connecticut.

ESTIMATES

FOR

STATE EXPENDITURES

FOR

TWO FISCAL YEARS

COMMENCING

JULY 1, 1897, AND ENDING JUNE 30, 1899



HARTFORD, CONN.:

PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.

1896.

STATE OF CONNECTICUT,
TREASURER'S OFFICE, HARTFORD, December 1, 1896.

To the Honorable General Assembly, January Session, 1897.

The officers of the several departments and institutions of the State, as directed by law, have made the following estimates of expenditures for two years.

As no specific appropriations for all expenditures have been made since 1889, and as the appropriations of 1889 were published in the Book of Estimates for 1893, they are omitted this year.

Estimates of receipts for the next two fiscal years are given within, but such receipts may be increased or diminished by your Honorable Body.

The laws relating to specific appropriations are in a very unsatisfactory condition, owing to the repeal of some of them and others yet remaining in force. They are to be found not only in the revised statutes, but also in the volumes of the public acts published since the last revision, including the volume for 1895.

This book is respectfully submitted in accordance with the provisions of the law.

GEORGE W. HODGE,
Treasurer.

State of Connecticut.

ESTIMATES OF EXPENSES

FOR THE TWO YEARS COMMENCING JULY 1, 1897.

Sessions of the General Assembly,	Estimates for two years. \$165,000
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FOR THE EXECUTIVE DEPARTMENTS.

EXECUTIVE DEPARTMENT.

Salaries,	\$14,000
Office expenses,	2,400
Inaugural ceremonies,	500
	<hr/>
	\$16,900

Lieutenant-Governor.

Salary,	\$1,000
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State Secretary.

Salaries,	\$12,200
Clerical services, per diem,	1,750
Incidental and office expenses,	800
Compilation of State Register,	800
	<hr/>
	\$15,550

State Treasurer.

Salaries,	\$12,200
Office and incidental expenses,	1,000
Legal expenses,	5,000
Clerical services, per diem,	600
	<hr/>
	\$18,800

Estimates for
two years.

Comptroller.

Salaries,	\$10,000	
Office expenses,	600	
Legal expenses,	2,000	
		\$12,600
Printing and circulating Public Laws and Documents, .	\$120,000	
State Capitol and Grounds,	80,000	
Bank Commissioners,	12,300	
Special Commissions,	40,000	
State Board of Charities,	9,600	
Sick and Wounded Soldiers,	150,000	
Deceased Soldiers,	25,000	
New Haven Hospital,	10,000	
Hartford Hospital,	10,000	
Bridgeport Hospital,	10,000	
Waterbury Hospital,	5,000	
Meriden Hospital,	6,000	
Grace Hospital Society,	10,000	
Danbury Hospital,	10,000	
New London Memorial Hospital,	10,000	
William W. Backus Hospital,	10,000	
Other Hospitals in the State,	35,000	
Insane elsewhere than Middletown,	8,000	
Deaf,	45,000	
Board of Education for the Blind,	80,000	
Imbeciles,	35,000	
Salaries of Judges and expenses,	183,000	
Salaries of Sheriffs,	16,000	
Salaries of State and Prosecuting Attorneys and expenses, .	49,000	
Soldiers' Children,	10,000	
State Paupers,	12,000	
Taxes refunded,	2,000	
Connecticut Humane Society,	4,000	
Pharmacy Commission,	2,800	
State Board of Health,	15,000	
Board of Pardons,	1,000	
State Auditors,	4,000	
Connecticut State Firemen's Association,	18,000	
Separating Grade Crossings,	75,000	
Hartford Bridge Commission,	30,000	
County Health Officers,	20,000	
State Board of Mediation and Arbitration,	1,000	
Purposes not named,	40,000	

Estimates for
two years.

State Librarian:

Salaries,	\$4,200	
Purchase of Books,	2,000	
Incidental expenses,	1,000	
	<hr/>	\$7,200

State Board of Education:

Common Schools,	\$577,337	
Evening Schools,	5,000	
Normal Schools,	160,000	
Libraries,	15,000	
Teachers' Meetings,	6,000	
Salaries,	16,000	
Office expenses,	10,000	
Agents' expenses,	1,500	
Traveling expenses of Secretary,	1,400	
Expenses of Members of the Board,	600	
Enforcement of Child Labor Law,	14,000	
Expenses of Public Library Committee,	1,000	
Public Libraries,	8,000	
	<hr/>	\$815,837

Commissioner of the School Fund:

Salaries,	\$10,400	
Office and Commissioner's expenses,	2,000	
Legal expenses,	1,500	
Real Estate expenses,	5,000	
Agricultural College fund, expenses of management,	300	
	<hr/>	\$19,200

Insurance Commissioner:

Salaries,	\$43,800	
Printing and stationery,	2,600	
Legal expenses,	6,900	
Incidental expenses,	4,600	
Examination of Insurance Companies,	11,100	
Examination of Fraternal Societies,	1,200	
	<hr/>	\$70,200

Adjutant-General:

Salaries,	\$14,400	
Office expenses, including printing, travel on pension business and military enrollment, extra clerical labor, etc.,	4,323.90	
	<hr/>	\$18,723.90

Surgeon-General:

Salary, \$1,000; Office expenses, \$100,		\$1,100
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Estimates for
two years.

Paymaster-General:

Salary, \$1,200; Office expenses, \$100,	\$1,300
Pay of Connecticut National Guard and Governor's Staff for Encampments of 1897 and 1898,	\$72,287.14
Pay of Connecticut National Guard for May Parades, 1898 and 1899,	10,839.64
Sundry Payments on account of Military Enrollment, ex- pense of Military Officers, etc.,	6,400
Contingent in excess of above,	1,500

Commissary-General:

Salary, \$1,200; Office expenses, \$100,	\$1,300
Subsistence for Encampment, 1897 and 1898,	\$27,000
Governor's Guards,	\$14,398
	<hr/>
	\$140,450.68

QUARTERMASTER-GENERAL'S DEPARTMENT.

Salaries,	\$6,000
Care of Public Property,	14,000
Uniform Compensation,	6,300
Officers' Compensation,	5,300
Care of Arms,	2,000
Freight and Express charges,	1,300
Rifle-ranges,	2,500
Connecticut National Guard,	20,000
Niantic Camp Ground,	4,200
	<hr/>
	\$61,600

State Armories.

Care State Armory, Hartford,	\$6,000
Care State Armory, New Haven,	8,000
Care State Armory, New London,	3,500
Care State Armory, Bridgeport,	3,500
Care State Armory, Waterbury,	3,000
Care State Armory, New Britain,	3,500
Care State Armory, Norwalk,	3,000
	<hr/>
	\$30,500
Armory rents,	\$16,000
Ammunition,	4,500
Transportation,	13,000
Uniform repairs,	2,000
Arsenal repairs,	200
Office expenses,	700
New uniforms,	10,000
Contingent,	1,000
Naval Militia,	6,000
	<hr/>
	\$53,400
	<hr/>
	\$145,500

Estimates for
two years.

Bureau of Labor Statistics:

Salaries,	\$9,600	
Office expenses,	800	
Special Agents, clerical services, etc.,	6,200	
	<hr/>	\$16,600

Connecticut State Board of Agriculture:

Annual Appropriation,	\$7,000	
State Experiment Station,	20,000	
Food Investigation,	5,000	
Agricultural Societies,	11,600	
Storrs Agricultural School,	40,000	
Building of Library,	10,000	
" Creamery,	7,000	
" Cottage,	3,000	
Storrs Experiment Station: Food investigation,	3,600	
	<hr/>	\$107,200

State Highway Commission:

Appropriations for Roads,	\$150,000	
Commissioners' services and expenses and office expenses,	25,000	
	<hr/>	\$175,000

Commissioners on Diseases of Domestic Animals:

Salaries and expenses of Commissioners, including Veterinarians,	\$19,000	
Condemned Cattle,	47,000	
	<hr/>	\$66,000

Board of Fish and Game Commissioners:

Propagation of Fish and Game,	\$12,200	
Salary and expenses,	4,800	
Establishing State Hatchery,	5,000	
	<hr/>	\$22,000

Commissioners of Shell-Fisheries:

Engineering department,	\$1,000	
Office expenses,	1,000	
Burying Natural Oyster Bed,	2,000	
Preservation of Landmarks,	1,000	
Inspection of mud dumping,	3,000	
" Natural Oyster Beds,	800	
Oyster Police,	4,000	
Tax Department,	1,000	
	<hr/>	\$13,800

Estimates for
two years.

Dairy Commissioner:

Salary of Commissioner,	\$3,000	
Expenses of Commissioner,	2,000	
Salary of Deputy,	2,400	
Expenses of Deputy,	1,600	
	<hr/>	\$9,000

Factory Inspector:

Salary of Inspector,	\$3,000	
Special Agents,	6,000	
Office and traveling expenses of Inspector,	1,500	
	<hr/>	\$10,500

Commission on Peach Yellows:

Commissioner's services,	\$1,500	
Commissioner's expenses,	500	
Deputies' services and expenses,	11,000	
	<hr/>	\$13,000

Railroad Commissioners:

Salary of Commissioners,	\$18,000	
Salary of Clerk,	3,600	
Office expenses,	1,150	
	<hr/>	\$22,750

Connecticut Hospital for the Insane:

Support of Pauper and Indigent Patients,	\$200,000
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Connecticut State Reform School:

Provisions, Clothing, Bedding, School Books, Fuel, Gas, Water Rents, Salaries of Officers and Teachers, and all other incidental expenses of the institution,	\$142,000
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Connecticut Industrial School for Girls:

Salaries and Wages, and other expenses,	\$78,000
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Connecticut State Prison:

For Deficit in Earnings of Prison,	\$65,038.95
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Connecticut Prison Association:

Clothing for Discharged Prisoners,	\$2,200	
Transportation of discharged prisoners to their homes or places of employment,	1,600	
Board of discharged prisoners while seeking employ- ment; tools, etc.,	1,600	
Salary of agent,	600	
	<hr/>	\$6,000

Connecticut Reformatory, (No estimate received.)

JUDICIAL EXPENSES.

HARTFORD COUNTY.

Estimates for
two years.

Clerk of Superior Court:

Sheriff's attendance and other expenses,	\$36,175	
Balance of Jury Debentures, Civil and Criminal Courts,	8,750	
	<hr/>	\$44,925

State's Attorney:

Bills of Costs of Criminal Term,		\$35,000
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Clerk of the Court of Common Pleas:

Jury Debenture,	\$4,000	
Sheriff's Attendance, etc.,	6,900	
	<hr/>	\$10,900

NEW HAVEN COUNTY.

Clerk of the Superior Court :

Balance of Jury Debenture,	\$10,000	
Sheriff's and all other expenses,	40,000	
	<hr/>	\$50,000

State's Attorney:

Bills of Costs in the Superior Court,	\$70,000	
Bills of Costs in the Court of Common Pleas,	30,000	
	<hr/>	\$100,000

Clerk of the Court of Common Pleas, Civil Side :

Sheriff's Attendance, etc.,	\$8,750	
Jury Debenture,	3,250	
	<hr/>	\$12,000

Clerk of the Court of Common Pleas, Criminal Side:

Sheriff's Attendance and other expenses,	\$7,000	
Balance of Jury Debenture,	6,000	
	<hr/>	\$13,000

Clerk of the District Court of Waterbury :

Balance of Jury Debenture,	\$3,488	
Attendance of Sheriff and other expenses,	7,916	
Bills of Costs on Public Prosecutions,	6,580	
Clerk's Bill for Jury Commissions, etc.,	500	
	<hr/>	\$18,484

Estimates for
two years.

NEW LONDON COUNTY.

Clerk of the Superior Court:

Balance of Jury Debenture, attendance of Sheriff and other expenses,	\$25,000
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State's Attorney :

Bills of Costs in Criminal Cases,	\$20,000
Bills of Costs in Criminal Cases, Common Pleas, Criminal Side,	5,000

Clerk of the Court of Common Pleas :

Balance of Jury Debenture, attendance of Sheriff, and other expenses,	\$8,000
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Clerk of the Court of Common Pleas, Criminal Side :

Jury Debenture, Sheriff's expenses, etc.,	\$4,600
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FAIRFIELD COUNTY.

Clerk of the Superior Court and Clerk of Common Pleas,
Criminal Side:

Jury Debenture,	\$8,000
Attendance of Sheriff and other expenses,	40,000
	<hr/>
	\$48,000

State's Attorney:

Bills of Costs in Criminal Cases,	\$55,000
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Clerk of Court, Criminal Side, Common Pleas :

Attendance of Sheriff, etc.,	\$5,000
Balance of Jury Debenture,	5,100
	<hr/>
	\$10,100

Clerk of the Court of Common Pleas :

Balance of Jury Debenture,	\$2,500
Attendance of Sheriff and other expenses,	6,500
	<hr/>
	\$9,000

WINDHAM COUNTY.

Clerk of the Superior Court :

Balance of Jury Debenture,	\$3,500
Attendance of Sheriff and other expenses,	8,400
	<hr/>
	\$11,900

State's Attorney :

Bills of Costs in Criminal Cases,	\$13,000
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LITCHFIELD COUNTY.

Estimates for
two years.

Clerk of the Superior Court:

Balance of Jury Debenture Bills,	\$4,000	
Amount of Sheriff's Bills, etc.,	16,600	
	<hr/>	\$20,600

State's Attorney :

Bills of Costs in Criminal Cases,	\$14,000
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Clerk of the Court of Common Pleas:

Balance of Jury Debenture,	\$1,600	
Attendance of Sheriff, etc.,	2,400	
	<hr/>	\$4,000

MIDDLESEX COUNTY.

Clerk of the Superior Court :

Balance of Jury Debenture,	\$5,000	
Sheriff and other officers, etc.,	15,000	
	<hr/>	\$20,000

State's Attorney :

Bills of Cost in Criminal Cases,	\$15,400
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TOLLAND COUNTY.

Clerk of the Superior Court :

Balance of Jury Debenture,	\$2,650	
Sheriff's Attendance, etc.,	6,800	
	<hr/>	\$9,450

State's Attorney :

Bills of Costs in Criminal Cases,	\$6,000
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COUNTY COMMISSIONERS.

Hartford County :

Board of Prisoners, County Jail,	\$65,000	
Board of Children, County Home,	20,000	
	<hr/>	\$85,000

New Haven County :

Board of Prisoners, County Jail,	\$70,000	
Board of Children, County Home,	36,000	
	<hr/>	\$106,000

New London County :

Board of Prisoners, County Jail,	\$20,000	
Board of Children, County Home,	6,500	
	<hr/>	\$26,500

Estimates for
two years.

Fairfield County :

Board of Prisoners, County Jail,	\$55,000	
Board of Children, County Home,	16,000	
	<u> </u>	\$71,000

Windham County :

Board of Prisoners, County Jail,	\$13,000	
Board of Children, County Home,	8,000	
	<u> </u>	\$21,000

Litchfield County :

Board of Prisoners, County Jail,	\$10,000	
Board of Children, County Home,	10,000	
	<u> </u>	\$20,000

Middlesex County :

Board of Prisoners, County Jail,	\$6,700	
Board of Children, County Home,	8,600	
	<u> </u>	\$15,300

Tolland County :

Board of Prisoners, County Jail,	\$2,500	
Board of Children, County Home,	8,000	
	<u> </u>	\$10,500

INTEREST ON STATE BONDS.

Interest on \$1,500,000, 3½ per cent. bonds,	\$105,000	
Interest on \$1,740,000, 3 per cent. bonds,	104,400	
	<u> </u>	\$209,400

RECEIPTS OF THE STATE TREASURY FOR THE FISCAL YEAR
ENDING SEPTEMBER 30, 1895.

Military Commutation Tax,	\$138,731.80
Mutual Fire Insurance Companies,	10,655.65
Mutual Life Insurance Companies,	258,610.07
Railroads, Steam,	731,070.15
Railroads, Street,	72,925.22
Non-Resident Stock,	93,138.60
Savings Banks,	321,026.20
Miscellaneous,	35,523.99
Avails of Courts and Forfeited Bonds,	24,916.55
National Aid to Soldiers' Homes,	37,654.69
Express Companies,	7,889.49
Telegraph and Telephone Companies,	10,742.71
Insurance Commissioner,	62,255.21
Sundry Taxes and Receipts,	30,948.35
Collateral Inheritance Tax,	68,805.97
Investment Tax (on Notes, Bonds, etc.),	56,861.83
Interest on Deposits in Banks, etc.,	35,259.87
	<u> </u>
	\$1,997,016.35

RECEIPTS OF THE STATE TREASURY FOR THE FISCAL YEAR
ENDING SEPTEMBER 30, 1896.

Military Commutation Tax,	\$147,016.60
Mutual Fire Insurance Companies,	9,868.10
Mutual Life Insurance Companies,	263,180.99
Railroads, Steam,	756,066.13
Railroads, Street,	106,373.12
Non-Resident Stock,	102,640.87
Savings Banks,	340,404.81
Miscellaneous,	5,543.86
Avails of Courts and Forfeited Bonds,	20,573.05
National Aid to Soldiers' Homes,	33,972.86
Express Companies,	9,722.50
Telegraph and Telephone Companies,	10,533.91
Insurance Commissioner,	68,334.79
Sundry Taxes and Receipts,	34,700.10
Collateral Inheritance Tax,	135,836.50
Investment Tax (on Notes, Bonds, etc.),	48,576.77
Interest on Deposits in Banks, etc.,	24,474.31
	<hr/>
	\$2,117,819.27

ESTIMATED RECEIPTS OF THE STATE TREASURY FOR THE
TWO FISCAL YEARS COMMENCING JULY 1, 1897.

Military Commutation Tax,	\$300,000
Mutual Fire Insurance Companies,	19,000
Mutual Life Insurance Companies,	500,000
Railroads, Steam,	1,525,000
Railroads, Street,	230,000
Non-Resident Stock,	200,000
Savings Banks,	690,000
Miscellaneous,	12,000
Avails of Courts and Forfeited Bonds,	40,000
National Aid to Soldiers' Homes,	50,000
Express Companies,	18,000
Telegraph and Telephone Companies,	21,000
Insurance Commissioner,	130,000
Sundry Taxes and Receipts,	50,000
Collateral Inheritance Tax,	160,000
Investment Tax (on Notes, Bonds, etc.),	100,000
Interest on Deposits in Banks, etc.,	40,000
	<hr/>
	\$4,085,000

State of Connecticut.

General Assembly, January Session, 1897.

REPORT

OF THE

COMMISSIONERS

ON

UNIFORM STATE LAWS.

HARTFORD, CONN.:

The Case, Lockwood & Brainard Company, Printers.

1897.

REPORT.

To the Honorable General Assembly of the State of Connecticut:

Your Commissioners appointed in 1893 have made no report up to this time, as most of the Acts recommended by the Conference of Commissioners, hitherto, except the Act on Days of Grace and Weights and Measures were already substantially in force in this state. This year, however, a measure of more importance — an Act on Negotiable Instruments of some thirty pages is recommended by the Conference of Commissioners, which seems to us to justify a formal presentation to the Legislature. It is practically a redraft and revision of the English Bills of Exchange Act of 1882, with the slight changes necessary to make it conform to existing American Law. The act was drafted by Mr. John J. Crawford of New York city, and published with his notes along with the English Act for comparison and criticism by all the commissioners. After receiving their criticisms and suggestions the Committee on Commercial Law and Mr. Crawford perfected the bill and presented it to the Conference of the Commissioners at Saratoga last August. The bill was adopted by the Conference section by section, and is now recommended by the Commissioners on Uniform Law from thirty states for general adoption. It has been favorably passed upon and commended by the author and some of the revisors of the English Act. That Act, as we learn from the best authority, has proved of great service in Great Britain and her colonies in settling disputed points of law and bringing the knowledge of the law more easily within the reach of those who have to deal with commercial paper. It makes few changes of any importance in

our own state law — most notably in fortifying the validity of a note or bill in the hands of a *bona fide* holder, and in defining the liabilities of those who sign as agents. We submit it herewith and recommend its adoption.

Very respectfully,

LYMAN D. BREWSTER,

E. P. ARVINE,

E. HENRY HYDE, JR.,

Commissioners.

Dated Dec. 21, 1896.

A GENERAL ACT RELATING TO NEGOTIABLE INSTRUMENTS
(BEING AN ACT TO ESTABLISH A LAW UNIFORM
WITH THE LAWS OF OTHER STATES
ON THAT SUBJECT).

GENERAL PROVISIONS.

This act shall be known as the Negotiable Instruments Law.

In this act, unless the context otherwise requires :

“Acceptance ” means an acceptance completed by delivery or notification.

“Action ” includes counter-claim and set-off.

“Bank ” includes any person or association of persons carrying on the business of banking, whether incorporated or not.

“Bearer ” means the person in possession of a bill or note which is payable to bearer.

“Bill ” means bill of exchange and “note ” means negotiable promissory note.

“Delivery ” means transfer of possession, actual or constructive, from one person to another.

“Holder ” means the payee or endorsee of a bill or note, who is in possession of it, or the bearer thereof.

“Indorsement ” means an indorsement completed by delivery.

“Instrument ” means negotiable instrument.

“Issue ” means the first delivery of the instrument, complete in form to a person who takes it as a holder.

“Person ” includes a body of persons, whether incorporated or not.

“Value ” means valuable consideration.

“Written ” includes printed, and “writing ” includes print.

The person “primarily ” liable on an instrument is the person who by the terms of the instrument is absolutely required to pay the same. All other parties are “secondarily ” liable.

In determining what is a "reasonable time" or an "unreasonable time" regard is to be had to the nature of the instrument, the usage of trade or business (if any) with respect to such instruments, and the facts of the particular case.

Where the day, or the last day, for doing any act herein required or permitted to be done falls on Sunday or on a holiday, the act may be done on the next succeeding secular or business day.

The provisions of this act do not apply to negotiable instruments made and delivered prior to the passage hereof.

In any case not provided for in this act the rules of the law merchant shall govern.

Of the laws enumerated in the schedules hereto annexed that portion specified in the last column is repealed.

This chapter shall take effect on

(SCHEDULE OF LAWS REPEALED.)

Section 1858, Section 1859, Section 1860, Section 1863.
Sections 1861, 1862, 1864, 1866 are not repealed.

TITLE I.

NEGOTIABLE INSTRUMENTS IN GENERAL.

ARTICLE I.

Form and Interpretation.

SECTION 1. *Be it enacted*, etc. An instrument to be negotiable must conform to the following requirements:

1. It must be in writing and signed by the maker or drawer;
2. Must contain an unconditional promise or order to pay a sum certain in money;
3. Must be payable on demand, or at a fixed or determinable future time;
4. Must be payable to order or to bearer; and,

5. Where the instrument is addressed to a drawee, he must be named or otherwise indicated therein with reasonable certainty.

SEC. 2. The sum payable is a sum certain within the meaning of this act, although it is to be paid :

1. With interest; or
2. By stated installments; or
3. By stated installments, with a provision that upon default in payment of any installment or of interest, the whole shall become due; or
4. With exchange, whether at a fixed rate or at the current rate; or
5. With costs of collection or an attorney's fee, in case payment shall not be made at maturity.

SEC. 3. An unqualified order or promise to pay is unconditional within the meaning of this act, though coupled with :

1. An indication of a particular fund out of which reimbursement is to be made, or a particular account to be debited with the amount; or
2. A statement of the transaction which gives rise to the instrument.

But an order or promise to pay out of a particular fund is not unconditional.

SEC. 4. An instrument is payable at a determinable future time, within the meaning of this act, which is expressed to be payable :

1. At a fixed period after date or sight; or
2. On or before a fixed or determinable future time specified therein; or
3. On or at a fixed period after the occurrence of a specified event, which is certain to happen, though the time of happening be uncertain.

An instrument payable upon a contingency is not negotiable, and the happening of the event does not cure the defect.

SEC. 5. An instrument which contains an order or prom-

ise to do any act in addition to the payment of money is not negotiable. But the negotiable character of an instrument otherwise negotiable is not affected by a provision which :

1. Authorizes the sale of collateral securities in case the instrument be not paid at maturity ; or
2. Authorizes a confession of judgment if the instrument be not paid at maturity ; or
3. Waives the benefit of any law intended for the advantage or protection of the obligor ; or
4. Gives the holder an election to require something to be done in lieu of payment of money.

But nothing in this section shall validate any provision or stipulation otherwise illegal.

SEC. 6. The validity and negotiable character of an instrument are not affected by the fact that :

1. It is not dated ; or
2. Does not specify the value given, or that any value has been given therefor ; or
3. Does not specify the place where it is drawn or the place where it is payable ; or
4. Bears a seal ; or
5. Designates a particular kind of current money in which payment is to be made. .

But nothing in this section shall alter or repeal any statute requiring in certain cases the nature of the consideration to be stated in the instrument.

SEC. 7. An instrument is payable on demand :

1. Where it is expressed to be payable on demand, or at sight, or on presentation ; or
2. In which no time for payment is expressed.

Where an instrument is issued, accepted, or indorsed when overdue, it is, as regards the person so issuing, accepting, or indorsing it, payable on demand.

SEC. 8. The instrument is payable to order where it is drawn payable to the order of a specified person or to him or his order. It may be drawn payable to the order of :

1. A payee who is not maker, drawer, or drawee ; or

2. The drawer or maker ; or
3. The drawee ; or
4. Two or more payees jointly ; or
5. One or some of several payees ; or
6. The holder of an office for the time being.

Where the instrument is payable to order the payee must be named or otherwise indicated therein with reasonable certainty.

SEC. 9. The instrument is payable to bearer :

1. When it is expressed to be so payable ; or
2. When it is payable to a person named therein or bearer ; or
3. When it is payable to the order of a fictitious or non-existing person, and such fact was known to the person making it so payable ; or
4. When the name of the payee does not purport to be the name of any person ; or
5. When the only or last indorsement is an indorsement in blank.

SEC. 10. The instrument need not follow the language of this act, but any terms are sufficient which clearly indicate an intention to conform to the requirements hereof.

SEC. 11. Where the instrument or an acceptance or any indorsement thereon is dated, such date is deemed *prima facie* to be the true date of the making, drawing, acceptance, or indorsement, as the case may be.

SEC. 12. The instrument is not invalid for the reason only that it is ante-dated or post-dated, provided this is not done for an illegal or fraudulent purpose. The person to whom an instrument so dated is delivered acquires the title thereto as of the date of delivery.

SEC. 13. Where an instrument expressed to be payable at a fixed period after date is issued undated, or where the acceptance of an instrument payable at a fixed period after sight is undated, any holder may insert therein the true date of issue or acceptance, and the instrument shall be payable accordingly. The insertion of a wrong date does not avoid

the instrument in the hands of a subsequent holder in due course; but as to him, the date so inserted is to be regarded as the true date.

SEC. 14. Where the instrument is wanting in any material particular, the person in possession thereof has a *prima facie* authority to complete it by filling up the blanks therein. And a signature on a blank paper delivered by the person making the signature in order that the paper may be converted into a negotiable instrument operates as a *prima facie* authority to fill it up as such for any amount. In order, however, that any such instrument when completed may be enforced against any person who became a party thereto prior to its completion, it must be filled up strictly in accordance with the authority given and within a reasonable time. But if any such instrument, after completion, is negotiated to a holder in due course, it is valid and effectual for all purposes in his hands, and he may enforce it as if it had been filled up strictly in accordance with the authority given and within a reasonable time.

SEC. 15. Where an incomplete instrument has not been delivered it will not, if completed and negotiated, without authority, be a valid contract in the hands of any holder, as against any person whose signature was placed thereon before delivery.

SEC. 16. Every contract on a negotiable instrument is incomplete and revocable until delivery of the instrument for the purpose of giving effect thereto. As between immediate parties, and as regards a remote party other than a holder in due course, the delivery, in order to be effectual, must be made either by or under the authority of the party making, drawing, accepting, or indorsing, as the case may be; and in such case the delivery may be shown to have been conditional, or for a special purpose only, and not for the purpose of transferring the property in the instrument. But where the instrument is in the hands of a holder in due course, a valid delivery thereof by all parties prior to him so as to make them liable to him is conclusively presumed.

And where the instrument is no longer in the possession of a party whose signature appears thereon, a valid and intentional delivery by him is presumed until the contrary is proved.

SEC. 17. Where the language of the instrument is ambiguous, or there are omissions therein, the following rules of construction apply :

1. Where the sum payable is expressed in words and also in figures and there is a discrepancy between the two, the sum denoted by the words is the sum payable; but if the words are ambiguous or uncertain, references may be had to the figures to fix the amount;
2. Where the instrument provides for the payment of interest, without specifying the date from which interest is to run, the interest runs from the date of the instrument, and if the instrument is undated, from the issue thereof;
3. Where the instrument is not dated, it will be considered to be dated as of the time it was issued;
4. Where there is conflict between the written and printed provisions of the instrument, the written provisions prevail;
5. Where the instrument is so ambiguous that there is doubt whether it is a bill or note, the holder may treat it as either at his election;
6. Where a signature is so placed upon the instrument that it is not clear in what capacity the person making the same intended to sign, he is to be deemed an indorser;
7. Where an instrument containing the words "I promise to pay" is signed by two or more persons, they are deemed to be jointly and severally liable thereon.

SEC. 18. No person is liable on the instrument whose signature does not appear thereon, except as herein otherwise expressly provided. But one who signs in a trade or

assumed name will be liable to the same extent as if he had signed in his own name.

SEC. 19. The signature of any party may be made by a duly authorized agent. No particular form of appointment is necessary for this purpose; and the authority of the agent may be established as in other cases of agency.

SEC. 20. Where the instrument contains or a person adds to his signature words indicating that he signs for or on behalf of a principal, or in a representative capacity, he is not liable on the instrument if he was duly authorized; but the mere addition of words describing him as an agent, or as filling a representative character, without disclosing his principal, does not exempt him from personal liability.

SEC. 21. A signature by "procuration" operates as notice that the agent has but a limited authority to sign, and the principal is bound only in case the agent in so signing acted within the actual limits of his authority.

SEC. 22. The indorsement or assignment of the instrument by a corporation or by an infant passes the property therein, notwithstanding that from want of capacity the corporation or infant may incur no liability thereon.

SEC. 23. Where a signature is forged or made without the authority of the person whose signature it purports to be, it is wholly inoperative, and no right to retain the instrument, or to give a discharge therefor, or to enforce payment thereof against any party thereto, can be acquired through or under such signature, unless the party, against whom it is sought to enforce such right, is precluded from setting up the forgery or want of authority.

ARTICLE II.

Consideration.

SEC. 24. Every negotiable instrument is deemed *prima facie* to have been issued for a valuable consideration; and every person whose signature appears thereon to have become a party thereto for value.

SEC. 25. Value is any consideration sufficient to support a simple contract. An antecedent or pre-existing debt constitutes value; and is deemed such whether the instrument is payable on demand or at a future time.

SEC. 26. Where value has at any time been given for the instrument, the holder is deemed a holder for value in respect to all parties who became such prior to that time.

SEC. 27. Where the holder has a lien on the instrument, arising either from contract or by implication of law, he is deemed a holder for value to the extent of his lien.

SEC. 28. Absence or failure of consideration is matter of defense as against any person not a holder in due course; and partial failure of consideration is a defense *pro tanto* whether the failure is an ascertained and liquidated amount or otherwise.

SEC. 29. An accommodation party is one who has signed the instrument as maker, drawer, acceptor, or indorser, without receiving value therefor, and for the purpose of lending his name to some other person. Such a person is liable on the instrument to a holder for value, notwithstanding such holder at the time of taking the instrument knew him to be only an accommodation party.

ARTICLE III.

Negotiation.

SEC. 30. An instrument is negotiated when it is transferred from one person to another in such manner as to constitute the transferee the holder thereof. If payable to bearer it is negotiated by delivery; if payable to order it is negotiated by the indorsement of the holder completed by delivery.

SEC. 31. The indorsement must be written on the instrument itself or upon a paper attached thereto. The signature of the indorser, without additional words, is a sufficient indorsement.

SEC. 32. The indorsement must be an indorsement of the

entire instrument. An indorsement which purports to transfer to the indorsee a part only of the amount payable, or which purports to transfer the instrument to two or more indorsees severally, does not operate as a negotiation of the instrument. But where the instrument has been paid in part, it may be indorsed as to the residue.

SEC. 33. An indorsement may be either special or in blank; and it may also be either restrictive or qualified, or conditional.

SEC. 34. A special indorsement specifies the person to whom, or to whose order, the instrument is to be payable; and the indorsement of such indorsee is necessary to the further negotiation of the instrument. An indorsement in blank specifies no indorsee, and an instrument so indorsed is payable to bearer, and may be negotiated by delivery.

SEC. 35. The holder may convert a blank indorsement into a special indorsement by writing over the signature of the indorser in blank any contract consistent with the character of the indorsement.

SEC. 36. An indorsement is restrictive which either:

1. Prohibits the further negotiation of the instrument;
or
2. Constitutes the indorsee the agent of the indorser;
or
3. Vests the title in the indorsee in trust for or to the use of some other person. But the mere absence of words implying power to negotiate does not make an indorsement restrictive.

SEC. 37. A restrictive indorsement confers upon the indorsee the right:

1. To receive payment of the instrument;
2. To bring any action thereon that the indorser could bring;
3. To transfer his rights as such indorsee, where the form of the indorsement authorizes him to do so.

But all subsequent indorsees acquire only the title of the first indorsee under the restrictive indorsement.

SEC. 38. A qualified indorsement constitutes the indorser a mere assignor of the title to the instrument. It may be made by adding to the indorser's signature the words "without recourse," or any words of similar import. Such an indorsement does not impair the negotiable character of the instrument.

SEC. 39. Where an indorsement is conditional, a party required to pay the instrument may disregard the condition, and make payment to the indorsee or his transferee, whether the condition has been fulfilled or not. But any person to whom an instrument so indorsed is negotiated, will hold the same, or the proceeds thereof, subject to the rights of the person indorsing conditionally.

SEC. 40. Where an instrument, payable to bearer, is indorsed specially, it may nevertheless be further negotiated by delivery; but the person indorsing specially is liable as indorser to only such holders as make title through his indorsement.

SEC. 41. Where an instrument is payable to the order of two or more payees or indorsees who are not partners, all must indorse, unless the one indorsing has authority to indorse for the others.

SEC. 42. Where an instrument is drawn or indorsed to a person as "Cashier" or other fiscal officer of a bank or corporation, it is deemed *prima facie* to be payable to the bank or corporation of which he is such officer; and may be negotiated by either the indorsement of the bank or corporation, or the indorsement of the officer.

SEC. 43. Where the name of a payee or indorsee is wrongly designated or misspelled, he may indorse the instrument as therein described, adding, if he think fit, his proper signature.

SEC. 44. Where any person is under obligation to indorse in a representative capacity, he may indorse in such terms as to negative personal liability.

SEC. 45. Except where an indorsement bears date after the maturity of the instrument, every negotiation is deemed

prima facie to have been effected before the instrument was overdue.

SEC. 46. Except where the contrary appears every indorsement is presumed *prima facie* to have been made at the place where the instrument is dated.

SEC. 47. An instrument negotiable in its origin continues to be negotiable until it has been restrictively indorsed or discharged by payment or otherwise.

SEC. 48. The holder may at any time strike out any indorsement which is not necessary to his title. The indorser whose indorsement is struck out, and all indorsers subsequent to him, are thereby relieved from liability on the instrument.

SEC. 49. Where the holder of an instrument payable to his order transfers it for value without indorsing it, the transfer vests in the transferee such title as the transferer had therein, and the transferee acquires, in addition, the right to have the indorsement of the transferer. But for the purpose of determining whether the transferee is a holder in due course, the negotiation takes effect as of the time when the indorsement is actually made.

SEC. 50. Where an instrument is negotiated back to a prior party, such party may, subject to the provisions of this act, reissue and further negotiate the same. But he is not entitled to enforce payment thereof against any intervening party to whom he was personally liable.

ARTICLE IV.

Rights of the Holder.

SEC. 51. The holder of a negotiable instrument may sue thereon in his own name; and payment to him in due course discharges the instrument.

SEC. 52. A holder in due course is a holder who has taken the instrument under the following conditions:

1. That it is complete and regular upon its face;
2. That he became the holder of it before it was over-

due, and without notice that it had been previously dishonored, if such was the fact;

3. That he took it in good faith and for value;

4. That at the time it was negotiated to him he had no notice of any infirmity in the instrument or defect in the title of the person negotiating it.

SEC. 53. Where an instrument payable on demand is negotiated an unreasonable length of time after its issue, the holder is not deemed a holder in due course.

SEC. 54. Where the transferee receives notice of any infirmity in the instrument or defect in the title of the person negotiating the same before he has paid the full amount agreed to be paid therefor, he will be deemed a holder in due course only to the extent of the amount theretofore paid by him.

SEC. 55. The title of a person who negotiates an instrument is defective within the meaning of this act when he obtained the instrument, or any signature thereto, by fraud, duress, or force and fear, or other unlawful means, or for an illegal consideration, or when he negotiates it in breach of faith, or under such circumstances as amount to a fraud.

SEC. 56. To constitute notice of an infirmity in the instrument or defect in the title of the person negotiating the same, the person to whom it is negotiated must have had actual knowledge of the infirmity or defect, or knowledge of such facts that his action in taking the instrument amounted to bad faith.

SEC. 57. A holder in due course holds the instrument free from any defect of title of prior parties, and free from defenses available to prior parties among themselves, and may enforce payment of the instrument for the full amount thereof against all parties liable thereon.

SEC. 58. In the hands of any holder other than a holder in due course, a negotiable instrument is subject to the same defenses as if it were non-negotiable. But a holder who derives his title through a holder in due course, and who is not himself a party to any fraud or illegality affecting the

instrument, has all the rights of such former holder in respect of all parties prior to the latter.

SEC. 59. Every holder is deemed *prima facie* to be a holder in due course; but when it is shown that the title of any person who has negotiated the instrument was defective, the burden is on the holder to prove that he or some person under whom he claims acquired the title as a holder in due course. But the last-mentioned rule does not apply in favor of a party who became bound on the instrument prior to the acquisition of such defective title.

ARTICLE V.

Liabilities of Parties.

SEC. 60. The maker of a negotiable instrument by making it engages that he will pay it according to its tenor; and admits the existence of the payee and his then capacity to indorse.

SEC. 61. The drawer by drawing the instrument admits the existence of the payee and his then capacity to indorse; and engages that on due presentment the instrument will be accepted or paid, or both, according to its tenor, and that if it be dishonored, and the necessary proceedings on dishonor be duly taken, he will pay the amount thereof to the holder, or to any subsequent indorser who may be compelled to pay it. But the drawer may insert in the instrument an express stipulation negating or limiting his own liability to the holder.

SEC. 62. The acceptor by accepting the instrument engages that he will pay it according to the tenor of his acceptance; and admits:

1. The existence of the drawer, the genuineness of his signature, and his capacity and authority to draw the instrument; and
2. The existence of the payee and his then capacity to indorse.

SEC. 63. A person placing his signature upon an instru-

ment otherwise than as maker, drawer, or acceptor is deemed to be an indorser, unless he clearly indicates by appropriate words his intention to be bound in some other capacity.

SEC. 64. Where a person, not otherwise a party to an instrument, places thereon his signature in blank before delivery, he is liable as indorser in accordance with the following rules:

1. If the instrument is payable to the order of a third person, he is liable to the payee and to all subsequent parties.
2. If the instrument is payable to the order of the maker or drawer, or is payable to bearer, he is liable to all parties subsequent to the maker or drawer.
3. If he signs for the accommodation of the payee, he is liable to all parties subsequent to the payee.

SEC. 65. Every person negotiating an instrument by delivery or by a qualified indorsement, warrants:

1. That the instrument is genuine and in all respects what it purports to be;
2. That he has a good title to it;
3. That all prior parties had capacity to contract;
4. That he has no knowledge of any fact which would impair the validity of the instrument or render it valueless.

But when the negotiation is by delivery only, the warranty extends in favor of no holder other than the immediate transferee.

The provisions of subdivision three of this section do not apply to persons negotiating public or corporate securities, other than bills and notes.

SEC. 66. Every indorser who indorses without qualification, warrants to all subsequent holders in due course:

1. The matters and things mentioned in subdivisions one, two, and three of the next preceding section; and
2. That the instrument is at the time of his indorsement valid and subsisting.

And, in addition, he engages that, on due presentment, it shall be accepted or paid, or both, as the case may be, according to its tenor, and that if it be dishonored, and the necessary proceedings on dishonor be duly taken, he will pay the amount thereof to the holder, or to any subsequent indorser who may be compelled to pay it.

SEC. 67. Where a person places his indorsement on an instrument negotiable by delivery he incurs all the liabilities of an endorser.

SEC. 68. As respects one another, indorsers are liable *prima facie* in the order in which they indorse; but evidence is admissible to show that as between or among themselves they have agreed otherwise. Joint payees or joint indorsees who indorse are deemed to indorse jointly and severally.

SEC. 69. Where a broker or other agent negotiates an instrument without indorsement, he incurs all the liabilities prescribed by section sixty-five of this act, unless he discloses the name of his principal, and the fact that he is acting only as agent.

ARTICLE VI.

Presentment for Payment.

SEC. 70. Presentment for payment is not necessary in order to charge the person primarily liable on the instrument; but if the instrument is, by its terms, payable at a special place, and he is able and willing to pay it there at maturity, such ability and willingness are equivalent to a tender of payment upon his part. But except as herein otherwise provided, presentment for payment is necessary in order to charge the drawer and endorsers.

SEC. 71. Where the instrument is not payable on demand, presentment must be made on the day it falls due. Where it is payable on demand, presentment must be made within a reasonable time after its issue, except that in the case of a bill of exchange, presentment for payment will be sufficient

if made within a reasonable time after the last negotiation thereof.

SEC. 72. Presentment for payment, to be sufficient, must be made :

1. By the holder, or by some person authorized to receive payment on his behalf ;
2. At a reasonable hour on a business day ;
3. At a proper place as herein defined ;
4. To the person primarily liable on the instrument, or if he is absent or inaccessible, to any person found at the place where the presentment is made.

SEC. 73. Presentment for payment is made at the proper place :

1. Where a place of payment is specified in the instrument and it is there presented ;
2. Where no place of payment is specified but the address of the person to make payment is given in the instrument and it is there presented ;
3. Where no place of payment is specified and no address is given and the instrument is presented at the usual place of business or residence of the person to make payment ;
4. In any other case if presented to the person to make payment wherever he can be found, or if presented at his last known place of business or residence.

SEC. 74. The instrument must be exhibited to the person from whom payment is demanded, and when it is paid must be delivered up to the party paying it.

SEC. 75. Where the instrument is payable at a bank, presentment for payment must be made during banking hours, unless the person to make payment has no funds there to meet it at any time during the day, in which case presentment at any hour before the bank is closed on that day is sufficient.

SEC. 76. Where the person primarily liable on the instrument is dead, and no place of payment is specified, presentment for payment must be made to his personal representa-

tive if such there be, and if with the exercise of reasonable diligence, he can be found.

SEC. 77. Where the persons primarily liable on the instrument are liable as partners, and no place of payment is specified, presentment for payment may be made to any one of them, even though there has been a dissolution of the firm.

SEC. 78. Where there are several persons, not partners, primarily liable on the instrument, and no place of payment is specified, presentment must be made to them all.

SEC. 79. Presentment for payment is not required in order to charge the drawer where he has no right to expect or require that the drawee or acceptor will pay the instrument.

SEC. 80. Presentment for payment is not required in order to charge an indorser where the instrument was made or accepted for his accommodation, and he has no reason to expect that the instrument will be paid if presented.

SEC. 81. Delay in making presentment for payment is excused when the delay is caused by circumstances beyond the control of the holder, and not imputable to his default, misconduct, or negligence. When the cause of delay ceases to operate, presentment must be made with reasonable diligence.

SEC. 82. Presentment for payment is dispensed with :

1. Where after the exercise of reasonable diligence presentment as required by this act cannot be made ;
2. Where the drawee is a fictitious person ;
3. By waiver of presentment express or implied.

SEC. 83. The instrument is dishonored by non-payment when :

1. It is duly presented for payment and payment is refused or cannot be obtained ; or
2. Presentment is excused and the instrument is overdue and unpaid.

SEC. 84. Subject to the provisions of this act, when the instrument is dishonored by non-payment, an immediate

right of recourse to all parties secondarily liable thereon, accrues to the holder.

SEC. 85. Every negotiable instrument is payable at the time fixed therein without grace. When the day of maturity falls upon Sunday, or a holiday, the instrument is payable on the next succeeding business day. Instruments falling due on Saturday are to be presented for payment on the next succeeding business day, except that instruments payable on demand may, at the option of the holder, be presented for payment before twelve o'clock noon on Saturday when that entire day is not a holiday.

SEC. 86. Where the instrument is payable at a fixed period after date, after sight, or after the happening of a specified event, the time of payment is determined by excluding the day from which the time is to begin to run, and by including the date of payment.

SEC. 87. Where the instrument is made payable at a bank it is equivalent to an order to the bank to pay the same for the account of the principal debtor thereon.

SEC. 88. Payment is made in due course when it is made at or after the maturity of the instrument to the holder thereof in good faith and without notice that his title is defective.

ARTICLE VII.

Notice of Dishonor.

SEC. 89. Except as herein otherwise provided, when a negotiable instrument has been dishonored by non-acceptance or non-payment, notice of dishonor must be given to the drawer and to each indorser, and any drawer or indorser to whom such notice is not given is discharged.

SEC. 90. The notice may be given by or on behalf of the holder, or by or on behalf of any party to the instrument who might be compelled to pay it to the holder, and who, upon taking it up would have a right to reimbursement from the party to whom the notice is given.

SEC. 91. Notice of dishonor may be given by an agent

either in his own name or in the name of any party entitled to give notice, whether that party be his principal or not.

SEC. 92. Where notice is given by or on behalf of the holder, it enures for the benefit of all subsequent holders and all prior parties who have a right of recourse against the party to whom it is given.

SEC. 93. Where notice is given by or on behalf of a party entitled to give notice, it enures for the benefit of the holder and all parties subsequent to the party to whom notice is given.

SEC. 94. Where the instrument has been dishonored in the hands of an agent, he may either himself give notice to the parties liable thereon, or he may give notice to his principal. If he give notice to his principal, he must do so within the same time as if he were the holder, and the principal upon the receipt of such notice has himself the same time for giving notice as if the agent had been an independent holder.

SEC. 95. A written notice need not be signed and an insufficient written notice may be supplemented and validated by verbal communication. A misdescription of the instrument does not vitiate the notice unless the party to whom the notice is given is in fact misled thereby.

SEC. 96. The notice may be in writing or merely oral and may be given in any terms which sufficiently identify the instrument, and indicate that it has been dishonored by non-acceptance or non-payment. It may in all cases be given by delivering it personally or through the mails.

SEC. 97. Notice of dishonor may be given either to the party himself or to his agent in that behalf.

SEC. 98. When any party is dead, and his death is known to the party giving notice, the notice must be given to a personal representative, if there be one, and if with reasonable diligence, he can be found. If there be no personal representative, notice may be sent to the last residence or last place of business of the deceased.

SEC. 99. Where the parties to be notified are partners

notice to any one partner is notice to the firm even though there has been a dissolution.

SEC. 100. Notice to joint parties who are not partners must be given to each of them, unless one of them has authority to receive such notice for the others.

SEC. 101. Where a party has been adjudged a bankrupt or an insolvent, or has made an assignment for the benefit of creditors, notice may be given either to the party himself or to his trustee or assignee.

SEC. 102. Notice may be given as soon as the instrument is dishonored; and unless delay is excused as hereinafter provided, must be given within the times fixed by this act.

SEC. 103. Where the person giving and the person to receive notice reside in the same place, notice must be given within the following times:

1. If given at the place of business of the person to receive notice, it must be given before the close of business hours on the day following;
2. If given at his residence, it must be given before the usual hours of rest on the day following;
3. If sent by mail, it must be deposited in the post-office in time to reach him in usual course on the day following.

SEC. 104. Where the person giving and the person to receive notice reside in different places, the notice must be given within the following times:

1. If sent by mail, it must be deposited in the post-office in time to go by mail the day following the day of dishonor, or if there be no mail at a convenient hour on that day, by the next mail thereafter.
2. If given otherwise than through the post-office, then within the time that notice would have been received in due course of mail, if it had been deposited in the post-office within the time specified in the last subdivision.

SEC. 105. Where notice of dishonor is duly addressed

and deposited in the post-office, the sender is deemed to have given due notice, notwithstanding any miscarriage in the mails.

SEC. 106. Notice is deemed to have been deposited in the post-office when deposited in any branch post-office or in any letter box under the control of the post-office department.

SEC. 107. Where a party receives notice of dishonor, he has, after the receipt of such notice, the same time for giving notice to antecedent parties that the holder has after the dishonor.

SEC. 108. Where a party has added an address to his signature, notice of dishonor must be sent to that address; but if he has not given such address, then the notice must be sent as follows:

1. Either to the post-office nearest to his place of residence, or to the post-office where he is accustomed to receive his letters; or
2. If he live in one place, and have his place of business in another, notice may be sent to either place; or
3. If he is sojourning in another place, notice may be sent to the place where he is sojourning.

But where the notice is actually received by the party within the time specified in this act, it will be sufficient, though not sent in accordance with the requirements of this section.

SEC. 109. Notice of dishonor may be waived, either before the time of giving notice has arrived, or after the omission to give due notice, and the waiver may be express or implied.

SEC. 110. Where the waiver is embodied in the instrument itself, it is binding upon all parties; but where it is written above the signature of an indorser, it binds him only.

SEC. 111. A waiver of protest, whether in the case of a foreign bill of exchange or other negotiable instrument, is deemed to be a waiver not only of a formal protest, but also of presentment and notice of dishonor.

SEC. 112. Notice of dishonor is dispensed with when after the exercise of reasonable diligence, it cannot be given to or does not reach the parties sought to be charged.

SEC. 113. Delay in giving notice of dishonor is excused when the delay is caused by circumstances beyond the control of the holder and not imputable to his default, misconduct, or negligence. When the cause of delay ceases to operate, notice must be given with reasonable diligence.

SEC. 114. Notice of dishonor is not required to be given to the drawer in either of the following cases :

1. Where the drawer and drawee are the same person ;
2. Where the drawee is a fictitious person or a person not having capacity to contract ;
3. Where the drawer is the person to whom the instrument is presented for payment ;
4. Where the drawer has no right to expect or require that the drawee or acceptor will honor the instrument ;
5. Where the drawer has countermanded payment.

SEC. 115. Notice of dishonor is not required to be given to an indorser in either of the following cases :

1. Where the drawee is a fictitious person or a person not having capacity to contract, and the indorser was aware of the fact at the time he indorsed the instrument ;
2. Where the indorser is the person to whom the instrument is presented for payment ;
3. Where the instrument was made or accepted for his accommodation.

SEC. 116. Where due notice of dishonor by non-acceptance has been given, notice of a subsequent dishonor by non-payment is not necessary, unless in the meantime the instrument has been accepted.

SEC. 117. An omission to give notice of dishonor by non-acceptance does not prejudice the rights of a holder in due course subsequent to the omission.

SEC. 118. Where any negotiable instrument has been

dishonored it may be protested for non-acceptance or non-payment as the case may be ; but protest is not required, except in the case of foreign bills of exchange.

ARTICLE VIII.

Discharge of Negotiable Instruments.

SEC. 119. A negotiable instrument is discharged :

1. By payment in due course by or on behalf of the principal debtor ;
2. By payment in due course by the party accommodated, where the instrument is made or accepted for accommodation ;
3. By the intentional cancellation thereof by the holder ;
4. By any other act which will discharge a simple contract for the payment of money ;
5. When the principal debtor becomes the holder of the instrument at or after maturity in his own right.

SEC. 120. A person secondarily liable on the instrument is discharged :

1. By any act which discharges the instrument ;
2. By the intentional cancellation of his signature by the holder ;
3. By the discharge of a prior party ;
4. By a valid tender of payment made by a prior party ;
5. By a release of the principal debtor, unless the holder's right of recourse against the party secondarily liable is expressly reserved ;
6. By any agreement binding upon the holder to extend the time of payment, or to postpone the holder's right to enforce the instrument, unless made with the assent of the party secondarily liable, or unless the right of recourse against such party is expressly reserved.

SEC. 121. Where the instrument is paid by a party secondarily liable thereon, it is not discharged ; but the party so paying it is remitted to his former rights as regards all

prior parties, and he may strike out his own and all subsequent indorsements, and again negotiate the instrument, except:

1. Where it is payable to the order of a third person, and has been paid by the drawer; and
2. Where it was made or accepted for accommodation, and has been paid by the party accommodated.

SEC. 122. The holder may expressly renounce his rights against any party to the instrument, before, at, or after its maturity. An absolute and unconditional renunciation of his rights against the principal debtor made at or after the maturity of the instrument discharges the instrument. But a renunciation does not affect the rights of a holder in due course without notice. A renunciation must be in writing, unless the instrument is delivered up to the person primarily liable thereon.

SEC. 123. A cancellation made unintentionally, or under a mistake, or without the authority of the holder, is inoperative; but where an instrument or any signature thereon appears to have been canceled the burden of proof lies on the party who alleges that the cancellation was made unintentionally, or under a mistake, or without authority.

SEC. 124. Where a negotiable instrument is materially altered without the assent of all parties liable thereon, it is avoided, except as against a party who has himself made, authorized, or assented to the alteration and subsequent indorsers.

But when an instrument has been materially altered and is in the hands of a holder in due course, not a party to the alteration, he may enforce payment thereof according to its original tenor.

SEC. 125. Any alteration which changes:

1. The date;
2. The sum payable, either for principal or interest;
3. The time or place of payment;
4. The number or the relations of the parties;
5. The medium or currency in which payment is to be made;

Or which adds a place of payment where no place of payment is specified, or any other change or addition which alters the effect of the instrument in any respect, is a material alteration.

TITLE II.

BILLS OF EXCHANGE.

ARTICLE I.

Form and Interpretation.

SEC. 126. A bill of exchange is an unconditional order in writing addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand or at a fixed or determinable future time a sum certain in money to order or to bearer.

SEC. 127. A bill of itself does not operate as an assignment of the funds in the hands of the drawee available for the payment thereof, and the drawee is not liable on the bill unless and until he accepts the same.

SEC. 128. A bill may be addressed to two or more drawees jointly, whether they are partners or not; but not to two or more drawees in the alternative or in succession.

SEC. 129. An inland bill of exchange is a bill which is, or on its face purports to be, both drawn and payable within this state. Any other bill is a foreign bill. Unless the contrary appears on the face of the bill, the holder may treat it as an inland bill.

SEC. 130. Where in a bill drawer and drawee are the same person, or where the drawee is a fictitious person, or a person not having capacity to contract, the holder may treat the instrument, at his option, either as a bill of exchange or a promissory note.

SEC. 131. The drawer of a bill and any indorser may insert thereon the name of a person to whom the holder may resort in case of need, that is to say, in case the bill is dis-

honored by non-acceptance or non-payment. Such person is called the referee in case of need. It is in the option of the holder to resort to the referee in case of need or not as he may see fit.

ARTICLE II.

Acceptance.

SEC. 132. The acceptance of a bill is the signification by the drawee of his assent to the order of the drawer. The acceptance must be in writing and signed by the drawer. It must not express that the drawee will perform his promise by any other means than the payment of money.

SEC. 133. The holder of a bill presenting the same for acceptance may require that the acceptance be written on the bill, and if such a request is refused, may treat the bill as dishonored.

SEC. 134. Where an acceptance is written on a paper other than the bill itself, it does not bind the acceptor except in favor of a person to whom it is shown and who, on the faith thereof, receives the bill for value.

SEC. 135. An unconditional promise in writing to accept a bill before it is drawn is deemed an actual acceptance in favor of every person who, upon the faith thereof, receives the bill for value.

SEC. 136. The drawee is allowed twenty-four hours after presentment in which to decide whether or not he will accept the bill; but the acceptance if given dates as of the day of presentation.

SEC. 137. Where a drawee to whom a bill is delivered for acceptance destroys the same, or refuses within twenty-four hours after such delivery, or within such other period as the holder may allow, to return the bill accepted or non-accepted to the holder, he will be deemed to have accepted the same.

SEC. 138. A bill may be accepted before it has been signed by the drawer, or while otherwise incomplete or when it is overdue, or after it has been dishonored by a previous refusal to accept, or by non-payment. But when a bill pay-

able after sight is dishonored by non-acceptance and the drawee subsequently accepts it, the holder, in the absence of any different agreement, is entitled to have the bill accepted as of the date of the first presentment.

SEC. 139. An acceptance is either general or qualified. A general acceptance assents without qualification to the order of the drawer. A qualified acceptance in express terms varies the effect of the bill as drawn.

SEC. 140. An acceptance to pay at a particular place is a general acceptance unless it expressly states that the bill is to be paid there only and not elsewhere.

SEC. 141. An acceptance is qualified, which is :

1. Conditional, that is to say, which makes payment by the acceptor dependent on the fulfillment of a condition therein stated :
2. Partial, that is to say, an acceptance to pay part only of the amount for which the bill is drawn ;
3. Local, that is to say, an acceptance to pay only at a particular place ;
4. Qualified as to time ;
5. The acceptance of some one or more of the drawees, but not of all.

SEC. 142. The holder may refuse to take a qualified acceptance, and if he does not obtain an unqualified acceptance, he may treat the bill as dishonored by non-acceptance. Where a qualified acceptance is taken, the drawer and indorsers are discharged from liability on the bill, unless they have expressly or impliedly authorized the holder to take a qualified acceptance, or subsequently assent thereto. When the drawer or an indorser receives notice of a qualified acceptance, he must within a reasonable time express his dissent to the holder, or he will be deemed to have assented thereto.

ARTICLE III.

Presentment for Acceptance.

SEC. 143. Presentment for acceptance must be made :

1. Where the bill is payable after sight, or in any other case where presentment for acceptance is necessary in order to fix the maturity of the instrument ; or
2. Where the bill expressly stipulates that it shall be presented for acceptance ; or
3. Where the bill is drawn payable elsewhere than at the residence or place of business of the drawee.

In no other case is presentment for acceptance necessary in order to render any party to the bill liable.

SEC. 144. Except as herein otherwise provided, the holder of a bill which is required by the next preceding section to be presented for acceptance must either present it for acceptance or negotiate it within a reasonable time. If he fail to do so, the drawer and all indorsers are discharged.

SEC. 145. Presentment for acceptance must be made by or on behalf of the holder at a reasonable hour, on a business day and before the bill is overdue, to the drawee or some person authorized to accept or refuse acceptance on his behalf ; and :

1. Where a bill is addressed to two or more drawees who are not partners, presentment must be made to them all, unless one has authority to accept or refuse acceptance for all, in which case presentment may be made to him only ;
2. Where the drawee is dead, presentment may be made to his personal representative ;
3. Where the drawee has been adjudged a bankrupt or an insolvent or has made an assignment for the benefit of creditors, presentment may be made to him or to his trustee or assignee.

SEC. 146. A bill may be presented for acceptance on any day on which negotiable instruments may be presented for

payment under the provisions of sections seventy-two and eighty-five of this act. When Saturday is not otherwise a holiday, presentment for acceptance may be made before twelve o'clock noon on that day.

SEC. 147. Where the holder of a bill drawn payable elsewhere than at the place of business or the residence of the drawee has not time with the exercise of reasonable diligence to present the bill for acceptance before presenting it for payment on the day that it falls due, the delay caused by presenting the bill for acceptance before presenting it for payment is excused and does not discharge the drawers and indorsers.

SEC. 148. Presentment for acceptance is excused and a bill may be treated as dishonored by non-acceptance, in either of the following cases :

1. Where the drawee is dead, or has absconded, or is a fictitious person, or a person not having capacity to contract by bill ;
2. Where after the exercise of reasonable diligence, presentment cannot be made ;
3. Where although presentment has been irregular, acceptance has been refused on some other ground.

SEC. 149. A bill is dishonored by non-acceptance :

1. When it is duly presented for acceptance and such an acceptance as is prescribed by this act is refused or cannot be obtained ; or
2. When presentment for acceptance is excused and the bill is not accepted.

SEC. 150. Where a bill is duly presented for acceptance and is not accepted within the prescribed time, the person presenting it must treat the bill as dishonored by non-acceptance or he loses the right of recourse against the drawer and indorsers.

SEC. 151. When a bill is dishonored by non-acceptance, an immediate right of recourse against the drawers and indorsers accrues to the holder and no presentment for payment is necessary.

ARTICLE IV.

Protest.

SEC. 152. Where a foreign bill appearing on its face to be such is dishonored by non-acceptance, it must be duly protested for non-acceptance, and where such a bill which has not previously been dishonored by non-acceptance is dishonored by non-payment, it must be duly protested for non-payment. If it is not so protested, the drawer and indorsers are discharged. Where a bill does not appear on its face to be a foreign bill, protest thereof in case of dishonor is unnecessary.

SEC. 153. The protest must be annexed to the bill, or must contain a copy thereof, and must be under the hand and seal of the notary making it, and must specify :

1. The time and place of presentment ;
2. The fact that presentment was made and the manner thereof ;
3. The cause or reason for protesting the bill ;
4. The demand made and the answer given, if any, or the fact that the drawee or acceptor could not be found.

SEC. 154. Protest may be made by :

1. A notary public ; or
2. By any respectable resident of the place where the bill is dishonored, in the presence of two or more credible witnesses.

SEC. 155. When a bill is protested, such protest must be made on the day of its dishonor, unless delay is excused as herein provided. When a bill has been duly noted, the protest may be subsequently extended as of the date of the noting.

SEC. 156. A bill must be protested at the place where it is dishonored, except that when a bill drawn payable at the place of business or residence of some person other than the drawee, has been dishonored by non-acceptance, it must be

protested for non-payment at the place where it is expressed to be payable, and no further presentment for payment to, or demand on, the drawee is necessary.

SEC. 157. A bill which has been protested for non-acceptance may be subsequently protested for non-payment.

SEC. 158. Where the acceptor has been adjudged a bankrupt or an insolvent or has made an assignment for the benefit of creditors, before the bill matures, the holder may cause the bill to be protested for better security against the drawer and indorsers.

SEC. 159. Protest is dispensed with by any circumstances which would dispense with notice of dishonor. Delay in noting or protesting is excused when delay is caused by circumstances beyond the control of the holder and not imputable to his default, misconduct, or negligence. When the cause of delay ceases to operate, the bill must be noted or protested with reasonable diligence.

SEC. 160. Where a bill is lost or destroyed or is wrongly detained from the person entitled to hold it, protest may be made on a copy or written particulars thereof.

ARTICLE V.

Acceptance for Honor.

SEC. 161. Where a bill of exchange has been protested for dishonor by non-acceptance or protested for better security and is not overdue, any person not being a party already liable thereon may, with the consent of the holder, intervene and accept the bill supra protest for the honor of any party liable thereon or for the honor of the person for whose account the bill is drawn. The acceptance for honor may be for part only of the sum for which the bill is drawn; and where there has been an acceptance for honor for one party, there may be a further acceptance by a different person for the honor of another party.

SEC. 162. An acceptance for honor supra protest must be

in writing and indicate that it is an acceptance for honor, and must be signed by the acceptor for honor.

SEC. 163. Where an acceptance for honor does not expressly state for whose honor it is made, it is deemed to be an acceptance for the honor of the drawer.

SEC. 164. The acceptor for honor is liable to the holder and to all parties to the bill subsequent to the party for whose honor he has accepted.

SEC. 165. The acceptor for honor by such acceptance engages that he will on due presentment pay the bill according to the terms of his acceptance, provided it shall not have been paid by the drawee, and provided also, that it shall have been duly presented for payment and protested for non-payment and notice of dishonor given to him.

SEC. 166. Where a bill payable after sight is accepted for honor, its maturity is calculated from the date of the noting for non-acceptance and not from the date of the acceptance for honor.

SEC. 167. Where a dishonored bill has been accepted for honor *supra* protest or contains a reference in case of need, it must be protested for non-payment before it is presented for payment to the acceptor for honor or referee in case of need.

SEC. 168. Presentment for payment to the acceptor for honor must be made as follows:

1. If it is to be presented in the place where the protest for non-payment was made, it must be presented not later than the day following its maturity.
2. If it is to be presented in some other place than the place where it was protested, then it must be forwarded within the time specified in section 104.

SEC. 169. The provisions of section eighty-one apply where there is delay in making presentment to the acceptor for honor or referee in case of need.

SEC. 170. When the bill is dishonored by the acceptor for honor it must be protested for non-payment by him.

ARTICLE VI.

Payment for Honor.

SEC. 171. Where a bill has been protested for non-payment, any person may intervene and pay it supra protest for the honor of any person liable thereon or for the honor of the person for whose account it was drawn.

SEC. 172. The payment for honor supra protest in order to operate as such and not as a mere voluntary payment must be attested by a notarial act of honor which may be appended to the protest or form an extension to it.

SEC. 173. The notarial act of honor must be founded on a declaration made by the payer for honor or by his agent in that behalf declaring his intention to pay the bill for honor and for whose honor he pays.

SEC. 174. Where two or more persons offer to pay a bill for the honor of different parties, the person whose payment will discharge most parties to the bill is to be given the preference.

SEC. 175. Where a bill has been paid for honor all parties subsequent to the party for whose honor it is paid are discharged, but the payer for honor is subrogated for, and succeeds to, both the rights and duties of the holder as regards the party for whose honor he pays and all parties liable to the latter.

SEC. 176. Where the holder of a bill refuses to receive payment supra protest, he loses his right of recourse against any party who would have been discharged by such payment.

SEC. 177. The payer for honor on paying to the holder the amount of the bill and the notarial expenses incidental to its dishonor, is entitled to receive both the bill itself and the protest.

ARTICLE VII.

Bills in a Set.

SEC. 178. Where a bill is drawn in a set, each part of the set being numbered and containing a reference to the other parts, the whole of the parts constitute one bill.

SEC. 179. Where two or more parts of a set are negotiated to different holders in due course, the holder whose title first accrues is as between such holders the true owner of the bill. But nothing in this section affects the rights of a person who in due course accepts or pays the part first presented to him.

SEC. 180. Where the holder of a set indorses two or more parts to different persons he is liable on every such part, and every indorser subsequent to him is liable on the part he has himself indorsed, as if such parts were separate bills.

SEC. 181. The acceptance may be written on any part and it must be written on one part only. If the drawee accepts more than one part, and such accepted parts are negotiated to different holders in due course, he is liable on every such part as if it were a separate bill.

SEC. 182. When the acceptor of a bill drawn in a set pays it without requiring the part bearing his acceptance to be delivered up to him, and that part at maturity is outstanding in the hands of a holder in due course, he is liable to the holder thereon.

SEC. 183. Except as herein otherwise provided where any one part of a bill drawn in a set is discharged by payment or otherwise the whole bill is discharged.

TITLE III.

PROMISSORY NOTES AND CHECKS.

ARTICLE I.

SEC. 184. A negotiable promissory note within the meaning of this act is an unconditional promise in writing made by one person to another signed by the maker engaging to pay on demand or at a fixed or determinable future time, a sum certain in money to order or to bearer. Where a note is drawn to the maker's own order, it is not complete until indorsed by him.

SEC. 185. A check is a bill of exchange drawn on a bank payable on demand. Except as herein otherwise provided, the provisions of this act applicable to a bill of exchange payable on demand apply to a check.

SEC. 186. A check must be presented for payment within a reasonable time after its issue or the drawer will be discharged from liability thereon to the extent of the loss caused by the delay.

SEC. 187. Where a check is certified by the bank on which it is drawn, the certification is equivalent to an acceptance.

SEC. 188. Where the holder of a check procures it to be accepted or certified the drawer and all indorsers are discharged from liability thereon.

SEC. 189. A check of itself does not operate as an assignment of any part of the funds to the credit of the drawer with the bank, and the bank is not liable to the holder, unless and until it accepts or certifies the check.

State of Connecticut.

REPORT

OF THE

Commissioner of the School Fund

TO

HIS EXCELLENCY THE GOVERNOR,

FOR THE

Two Fiscal Years Ending September 30, 1896.

PRESS OF
THE HARTFORD PRINTING CO.,
(ELIHU GEER'S SONS,)
NO. 16 STATE STREET.

State of Connecticut.

REPORT

OF THE

Commissioner of the School Fund.

To His Excellency the Governor:

The Commissioner of the School Fund respectfully submits the appended statistical tables showing the operation of the School Fund Department during the past two fiscal years, together with the abstracts of schedules of securities and properties of the Fund, as certified to by the Auditors of Public Accounts, showing the condition of its capital on the 30th day of September, 1895, and the 30th day of September, 1896.

With the present year the Connecticut School Fund enters upon the second century of its existence. Since the sale by the State of its Western Reserve Lands in Ohio, on the 2d of September, 1795, the avails of which constituted the original capital of the Fund, there has been distributed, according to constitutional provision, among the schools of the State the

sum of \$9,349,309.39, mainly from the income of the Fund, while its capital has increased from \$1,200,000 in 1795 to \$2,008,048.97 on September 30th, 1896.

It is fitting, in this connection, to call attention to the fact that the figures above given represent the nominal rather than the real capital of the Fund. When the present Commissioner entered upon the duties of his office July 1st, 1895, the capital of the Fund, according to the record and vouchers on file in the department, amounted to \$2,012,575.08, classified as follows:

Bonds and Mortgages,	\$1,639,480.90
Real Estate, . . .	134,831.44
Bank Stock, . . .	167,147.61
Cash in Treasury, . .	71,115.13
	<hr/>
	\$2,012,575.08

The capital of the Fund, as shown by the books and vouchers of the Department, at the close of the last fiscal year, Sept. 30th, 1896, amounted to \$2,008,048.97, classified as follows:

Bonds and Mortgages,	\$1,670,000.74
Real Estate, . . .	163,173.86
Bank Stock, . . .	167,147.61
Cash in Treasury, . .	7,726.76
	<hr/>
	\$2,008,048.97

This apparent diminution of \$4,526.11 in the capital of the Fund since July 1st, 1895, is due in part to the fact that certain securities which appeared in the bond and mortgage schedule of the Fund in 1895 have since been charged off as of no value, and also to the fact that certain pieces of real estate which were entered up in 1895 at the face value of the original mortgages upon them have since been sold at prices in some instances lower than the amount originally loaned upon them.

In the bond and mortgage schedule of 1895 two loans aggregating \$4,700, one of \$2,200 to J. F. Boedecker, and one of \$2,500 to Margaret Durbin, both of Hardin County, Ohio, appear as constituting a part of the capital of the Fund. These loans never had any practical value to the State of Connecticut, having been made upon fraudulent papers pre-

pared by one E. L. Gunn, a loan agent at Lima, Ohio. The funds advanced by the State were appropriated by Gunn who soon after left Ohio for parts unknown. These cases were in litigation when the present Commissioner came into office, but becoming satisfied upon his own investigation, as well as by the advice of the local attorneys of the department, that a continuance of the suits would simply involve the State in expense, with no likelihood of a successful outcome, they were withdrawn upon the payment of \$200 to the State by the defendants. In the schedule of 1895 also appeared a loan to one Samuel Smith, of Defiance County, Ohio, which has been charged off from the bond and mortgage account of the department with a loss to the State of \$2,828.04, owing to the fraudulent performances of Charles E. Bronson, an attorney of Defiance, now an occupant of the Ohio penitentiary. The above three items in the capital account of 1895 aggregated \$7,528.04. Deducting the \$200 paid the State on account of the withdrawal of the Boedecker and Durbin suits, it will be seen that the amount credited to the capital of the Fund in 1895 was really greater by \$7,328.04 than it should have been.

The Commissioner is gratified to report that there is but one other relict of the Gunn and Bronson frauds of this character remaining upon the books of the department at the present time. In the existing bond and mortgage schedule appears a loan of \$5,000 to one L. E. Price, of Allen County, Ohio. This loan was also made upon fraudulent papers prepared by E. L. Gunn who appropriated the money. Fortunately, through the prompt action of Mr. Carnot O. Spencer, chief clerk of the department, who was in Lima shortly after the flight of the defaulter, Gunn, suit was instituted through the United States District Court, and attachment made of a small farm in Henry County, Ohio, and of certain bonds and notes of uncertain value, owned by Gunn. A portion of the bonds were in the possession of the Ohio National Bank of Lima, which has entered a claim to be adjudged their owner. The Bank has made one offer of settlement with the department which it was thought best not to accept. The matter is still in court, and while the outcome is uncertain, and there is little likelihood, even if the property under attachment

could be realized upon, that the State will secure anything like the face value of the Price mortgage, there is some reason for hoping that a portion of the loss may be made good, in view of which fact it has been deemed best to permit the item to remain for the present to the credit of the capital account.

In this connection it may be of interest to state that the litigation consequent upon the Gunn and Bronson frauds is nearly at an end, and the outcome so well defined that it is possible to measure with a considerable degree of accuracy the amount of loss which the School Fund has suffered or is likely to suffer therefrom. The aggregate loss on account of the fraudulent loans above referred to is \$12,328.04, making no account of possible recoupment in the case of the Price mortgage. The State now owns two pieces of real property in Allen County whose present estimated value is \$19,000 upon which, because of the dishonesty of E. L. Gunn, it has, in acquiring possession, been obliged to assume prior mortgages bringing up the total cost of the property to \$22,341.80, involving a prospective loss of \$3,341.80. It also owns another piece of real estate in Defiance County whose present estimated value is \$5,000, upon which, because of the dishonest performances of Charles E. Bronson, it has, in acquiring possession, been obliged to assume several prior mortgages, bringing up the total cost of the property to \$7,313.33, involving a further prospective loss of \$2,313.33, which, added to the losses already referred to, makes a total deficit of \$14,641.37 as a result of the dishonest performances of Messrs. Gunn and Bronson. Of this amount, however, \$7,328.04 has already been charged off and does not now appear in the capital account. In addition to the above losses of principal there has also been a loss of \$1,984.82 of the revenue of the Fund, on account of collections of interest made by Mr Gunn, shortly before his disappearance, which were not turned over to the department.

As an offset to these losses, the Commissioner is gratified to report that since the beginning of his term of service, despite the depression in agricultural affairs, he has sold Ohio real estate which cost the School Fund \$8,573.07 for \$10,300, making a present and prospective gain to the capital of the

Fund of \$1,726.96. Besides the three pieces of real estate referred to in the estimate of loss occasioned by the Gunn and Bronson frauds, the State of Connecticut now owns twenty-one pieces of real property in Ohio, twelve in Defiance County, four in Allen County, two in Hancock County, two in Paulding County, and one in Lucas County. These several pieces of property cost the State, adding expenses of foreclosure to the amount of the original loan, a total of \$59,272.83. Upon a conservative estimate this property has a present value of \$69,300, and there is but little doubt but that by judicious management it can be made to realize even more than this amount in the course of a few years. The gain to the capital of the Fund which would thus result, added to that assured by sales already made, will practically offset all the losses in Ohio occasioned by the fraudulent transactions of Messrs. Gunn and Bronson. The danger of a future occurrence of losses of a similar nature has, in the opinion of the Commissioner, been largely minimized by a change in the method of transmitting money to Ohio borrowers. The general condition of the School Fund loans in Ohio is healthy, and although some of the patrons of the department in that State suffered from loss of crops through the heavy rains which prevailed during the recent harvesting season, there has been generally a gratifying promptness in the transmission of interest money by Ohio borrowers during the past year. Owing to the unusually heavy demand made upon the Fund by home borrowers during the recent financial stringency, the Commissioner early in September notified all the Ohio correspondents of the department that no new applications for loans from them would be considered until further notice. In pursuance of this policy no new loans have been made outside of Connecticut during the past three months except upon applications which had previously been accepted.

Of the Connecticut real estate held by the department there has been sold since July 1st, 1895, in amount \$24,425, with a resulting prospective increase to the capital of the fund of \$1,469. But a small portion of the profit resulting from the sales of real estate in Ohio and Connecticut during the past two years has as yet been credited to the capital of

the Fund, because most of the sales have been made under contract, the State bonding itself to give a deed and take a mortgage back when the payments on the property shall have reached a specified amount. Until deeds are passed the property is carried in the real estate account at the face value of the mortgage less payments on contracts. Of the property now scheduled at \$163,173.86 under the head of real estate in the capital account, on the basis of the face value of the original mortgages, \$26,754.48 worth has been actually sold under contract for \$39,898.48, to be charged up to the capital account when the deeds are passed, thereby increasing it by the amount of \$13,144.

The total amount of Connecticut real estate, unsold, and actually held by this department stands in the real estate schedule of the capital account at \$44,764.06. It is doubtful if more than \$34,000 can be realized by a sale of this property, although it is possible, with a return of business prosperity, that it can be sold at a better figure. In any event, it will be noted that the prospective loss to the capital of the Fund on this account will be more than offset by the profits assured on contracts of sale already made.

While the bulk of the securities accepted by this department during the past fifteen years are in an unquestionably satisfactory condition, there is some reason for fearing that the general depreciation in values of Connecticut farm property during the last two decades may have resulted in some instances, especially in cases of loans of long standing, in an impairment of values which may involve the necessity of a demand for additional security and of foreclosure in the event of failure to provide the same. A reappraisal, under the law, with a view to ascertaining the status of all Connecticut real estate securities held by the department, will be made the coming year, the last one having been made in 1892.

At the beginning of the present Commissioner's term, July 1st, 1895, there was \$71,115.13 of the principal of the fund in the hands of the State Treasurer. Since that date, and up to the close of the fiscal year ending September 30th, 1896, there has been paid into the treasury on account of the

principal of the Fund \$256,164.12. The amount reinvested during that period has been \$319,552.49, leaving a balance of \$7,726.76 cash on hand at the close of the last fiscal year. During that period the number of loans renewed was thirty-nine, aggregating \$91,850. Applications for new loans during that period numbered 334, aggregating \$489,660, all of which, as well as all securities upon which renewals were applied for, have been personally examined either by the Commissioner or his chief clerk. Of the applications for new loans, 287 were approved, aggregating \$368,100.

The total revenue of the Fund since July 1st, 1895, including interest on mortgages and contracts, rents, dividends on bank stock, and interest on deposits in the State Treasury has been \$171,663.09, of which amount \$127,734.48 was received during the past fiscal year. The collection of interest on mortgages during the past year has been attended with more or less difficulty, owing to the wide-spread business depression, loss of crops, and the general depreciation of the values of farm products. The total amount of interest due and unpaid November 30th, 1896, was \$22,595.77, of which amount \$9,200.88 was upon mortgages held in Ohio, and \$13,395.89 upon mortgages held in Connecticut.

An abstract of the condition of the Agricultural College Fund on the 30th day of September, 1896, is herewith submitted, showing the fund of \$135,000 in the custody of the Commissioner of the School Fund to be intact. Of the special deposit of \$300 on principal account there has been paid by the Treasurer the sum of \$75.40 on account of legal expenses in connection with the fund which leaves the amount of the special deposit \$224.60.

Appended, as a part of this report, will be found a table showing the yearly fluctuations in the estimated capital of the School Fund since the year 1820. The table is as complete as the available data will permit, the reports for the first twenty-five years of the existence of the Fund, as well as for several years since 1820, being unfortunately missing from the files of the department. It is presumable that some of

these missing reports are somewhere extant. Any information upon this subject, and any assistance in the way of securing any of the missing reports will be duly appreciated by this department.

In conclusion, the Commissioner desires to express his appreciation of the aid afforded him in acquiring a knowledge of the somewhat intricate details of the work of the department by its two clerks, Mr. Carnot O. Spencer and Mr. William H. Pond, whose efficient services in the department during periods of fifteen and twenty-one years, respectively, has rendered them invaluable assistants in the administration of its affairs.

Respectfully submitted,

HERBERT E. BENTON,

Commissioner.



No. 1.

AN ABSTRACT

OF THE

SCHEDULES *of the* SECURITIES CONSTITUTING

THE

Capital of the Connecticut School Fund.

BONDS AND MORTGAGES.

In Connecticut,	\$820,693.63
In Ohio,	801,455.46
In Indiana,	23,100.00
In Massachusetts,	3,057.00

REAL ESTATE.

Face Value of Mortgages,	134,485.73
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BANK STOCK.

In Eleven Banks,	167,147.61
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CASH.

In Treasury,	63,162.58
	<u>\$2,013,102.01</u>

We, the *Auditors of Public Accounts* of the State of Connecticut, do hereby certify that we have audited and examined the schedule of the securities and properties comprising the Capital of the School Fund of said State as prepared by and presented to us by HERBERT E. BENTON, Commissioner of said Fund, and have carefully compared each item thereof with the vouchers in the office of said Commissioner, on the 30th day of September, 1895, and find the same to be correct and amounting to the sum of two millions, thirteen thousand one hundred and two dollars and one cent (\$2,013,102.01).

OSCAR LEACH,)
E. LIVINGSTON WELLS, { *Auditors of*
Public Accounts.

HARTFORD, CONN., October 22, 1895.

NO. 2.
STATEMENT of Receipts and Disbursements of the Principal of the School Fund,
from October 1, 1894, to September 30, 1895, inclusive.

RECEIPTS.		DISBURSEMENTS.	
Cash remaining in the Treasury, Sept. 30, 1894,	\$30,186.96	Commissioner's orders to sundry persons for	\$170,767.85
Cash received from sundry persons in payment		loans,	63,162.58
of Bonds, Notes and from sales of Real	203,743.47	Cash remaining in the Treasury, Sept. 30, 1895,	
Estate, .....	.	
	\$233,930.43		\$233,930.43
Cash remaining in the Treasury, Sept. 30, 1895,	\$63,162.58		

No. 3.
STATEMENT of Receipts and Disbursements of the Revenue of the School Fund,
from October 1, 1894, to September 30, 1895, inclusive.

RECEIPTS.	DISBURSEMENTS.
Cash remaining in the Treasury, Sept. 30, 1894, Cash received from interest on Bonds and Notes, dividends on Stocks and Rents,..... Cash received for interest on Revenue remain- ing in the Treasury,..... Cash received for interest on Principal remain- ing in the Treasury,.....	Comptroller's orders to sundry Towns for sup- port of Public Schools, Cash remaining in the Treasury, Sept. 30, 1895,..
\$83,380.70 119,461.67 1,911.05 1,394.82	\$127,941.75 78,206.49
\$206,148.24 \$78,206.49	\$206,148.24
Cash remaining in the Treasury, Sept. 30, 1895,	

No. 4.

Showing the number of Shares of Stock held in each bank, cost of same, and the amount of dividend received for the year ending September 30, 1895.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Dividends.
Bridgeport National,	200	\$10,000.00	\$1,000.00
Connecticut National,	64	6,400.00	512.00
City, Hartford,	120	12,000.00	720.00
Danbury National,	85	8,500.00	510.00
Farmers and Mechanics National,	141	14,135.00	826.00
Fairfield County National,	72	7,200.00	432.00
Hartford National,	680	68,000.00	4,760.00
Middlesex County National,	100	10,000.00	500.00
Middletown National,	134	10,050.00	804.00
National, New Haven,	100	10,000.00	1,000.00
Waterbury National,	200	10,862.61	1,000.00
	1896	\$167,147.61	\$12,064.00

No. 5.

STATEMENT of cost of management of the School Fund
for the fiscal year ending September 30, 1895.

Salaries,	\$5,500.00
Office expenses,	684.16
Legal "	1,592.45
Repairs on Real Estate, Taxes, Insurance, etc.,	4,787.89
	<hr/>
	\$12,564.50

No. 6.

STATEMENT OF THE AMOUNT OF DIVIDENDS

Paid in each year since the establishment of the School Fund, together with the enumeration of Children in each year since 1824.

In the 1½ years ending March, 1796, the dividends were....\$60,403.78

1800,	23,651.10
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\$84,054.88

<i>Year.</i>	<i>Dividend.</i>
1801.....	\$15,073.27
1802.....	15,959.75
1803.....	47,505.02
1804.....	49,312.74
1805.....	45,157.39
1806.....	47,941.87
1807.....	39,100.77
1808.....	41,022.17
1809.....	26,540.68
1810.....	45,088.90
1811.....	45,531.59
1812.....	32,309.80
1813.....	26,075.10

<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>
1825....	84,976.....	\$72,418.30
1826....	84,801.....	72,391.95
1827....	84,876.....	72,449.75
1828....	85,174.....	72,553.45
1829....	84,899.....	72,573.00
1830....	85,006.....	76,993.80
1831....	85,090.....	77,333.40
1832....	85,095.....	77,067.00
1833....	85,172.....	80,913.80
1834....	83,644.....	80,328.20
1835....	83,779.....	83,799.00
1836....	83,566.....	87,773.80
1837....	83,359.....	95,862.85
1838....	84,122.....	97,746.40
1839....	83,925.....	104,906.25
1840....	82,676.....	103,345.00
1841....	84,148.....	113,599.80
1842....	83,618.....	117,493.60
1843....	84,640.....	118,496.00
1844....	84,084.....	117,717.60
1845....	84,093.....	117,730.20
1846....	85,275.....	119,385.00
1847....	86,697.....	125,710.66
1848....	86,948.....	126,126.80
1849....	88,811.....	133,336.50
1850....	90,700.....	136,050.00
1851....	92,220.....	129,108.00
1852....	94,852.....	132,792.80
1853....	96,382.....	132,990.75
1854....	98,980.....	141,367.21
1855....	100,294.....	130,054.60
1856....	100,820.....	129,243.94
1857....	100,545.....	143,193.75
1858....	101,486.....	143,047.35
1859....	103,103.....	134,033.90
1860....	105,464.....	131,825.00
1861....	103,389.....	124,647.35

<i>Year.</i>	<i>Dividend.</i>
1814.....	\$39,223.50
1815.....	38,878.00
1816.....	40,595.72
1817.....	40,186.32
1818.....	49,404.98
1819.....	58,020.62
1820.....	58,439.36
1821.....	67,429.60
1822.....	68,013.60
1823.....	72,203.25
1824.....	72,190.50

\$1,081,204.50

<i>Year.</i>	<i>Enumeration.</i>	<i>Dividend.</i>
1862. . .	109,042.	\$130,850.40
1863. . .	110,491.	132,589.20
1864. . .	112,098.	134,517.60
1865. . .	114,825.	132,018.75
1866. . .	118,780.	130,658.00
1867. . .	120,884.	132,702.40
1868. . .	123,650.	136,015.00
1869. . .	124,082.	124,082.00
1870. . .	124,348.	124,348.00
1871. . .	128,468.	128,468.00
1872. . .	131,748.	131,748.00
1873. . .	132,924.	132,924.00
1874. . .	133,530.	133,530.00
1875. . .	134,976.	148,473.00
1876. . .	135,219.	135,219.00
1877. . .	137,261.	137,261.00
1878. . .	138,475.	138,475.00
1879. . .	138,428.	124,585.00
1880. . .	140,235.	112,188.00
1881. . .	143,731.	100,611.70
1882. . .	146,202.	87,721.20
1883. . .	149,462.	112,096.50
1884. . .	150,601.	112,950.75
1885. . .	151,069.	120,855.20
1886. . .	152,166.	114,124.50
1887. . .	153,260.	114,945.00
1888. . .	154,932.	116,199.00
1889. . .	157,243.	117,932.25
1890. . .	159,241.	119,430.75
1891. . .	161,241.	120,930.75
*1891. . .	164,053.	123,039.75
1892. . .	167,809.	125,856.75
1893. . .	169,457.	127,092.75
1894. . .	170,589.	127,941.75

\$8,180,748.51

*The time for taking the enumeration changed to Oct., hence the 2d one in this year.

No. 7.

SCHEDULE of the number of Children between four and sixteen years of age in each Town, according to the enumeration in the month of October, 1894, and the Dividend from the School Fund made to each Town during the year ending September 30, 1895, as apportioned by the Comptroller, with the Increase and Decrease of such Children in each Town as compared with the previous year.

HARTFORD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Hartford,.....	10	11,262	\$8,446.50	241	
Avon,.....	7	247	185.25	14	
Berlin,.....	9	542	406.50		19
Bloomfield,.....	8	246	184.50	16	
Bristol,.....	12	1,787	1,340.25	16	
Burlington,.....	9	315	236.25		2
Canton,.....	8	624	468.00	5	
East Granby,.....	6	128	96.00	4	
East Hartford,.....	10	1,191	893.25		8
East Windsor,.....	11	690	517.50		36
Enfield,.....	1	1,533	1,149.75		80
Farmington,.....	7	730	547.50	40	
Glastonbury,.....	18	732	549.00	19	
Granby,.....	10	254	190.50	13	
Hartland,.....	8	99	74.25	9	
Manchester,.....	9	1,983	1,487.25		10
Marlborough,.....	4	101	75.75		18
New Britain,.....	1	4,618	3,463.50	142	
Newington,.....	4	207	155.25		10
Plainville,.....	1	368	276.00		11
Rocky Hill,.....	4	193	144.75		9
Simsbury,.....	12	398	298.50	19	
Southington,.....	1	1,137	852.75	9	
South Windsor,.....	10	347	260.25		27
Suffield,.....	11	636	477.00		15
West Hartford,.....	1	471	353.25	9	
Wethersfield,.....	6	392	294.00	6	
Windsor,.....	10	599	449.25		3
Windsor Locks,.....	1	645	483.75	2	
Totals,	209	32,475	\$24,256.25	564	248

NEW HAVEN COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New Haven, City Dist.,	1	19,787	\$14,840.25	378	
New Haven, Westville,	1	419	314.25		2
New Haven, South,....	1	82	61.50	7	
Ansonia,.....	1	2,563	1,922.25	118	
Beacon Falls,.....	1	100	75.00	11	
Bethany,	5	101	75.75	6	
Branford,	1	908	681.00	16	
Cheshire,	12	352	264.00	2	
Derby,.....	1	1,539	1,154.25		12
East Haven,.....	2	162	121.50	13	
Guilford,.....	10	485	363.75		10
Hamden,.....	1	874	655.50		40
Madison,.....	1	251	188.25	24	
Meriden,.....	12	6,094	4,570.50		125
Middlebury,	6	141	105.75	6	
Milford,.....	1	729	546.75		9
Naugatuck,.....	6	1,677	1,257.75	150	
North Branford,.....	7	179	134.25	4	
North Haven,.....	8	339	254.25		13
Orange,.....	8	1,229	921.75	126	
Oxford,	12	225	168.75	13	
Prospect,	1	102	76.50	11	
Seymour,.....	1	720	540.00		32
Southbury,.....	9	253	189.75	21	
Wallingford,.....	9	1,679	1,259.25	77	
Waterbury,	10	1,003	752.25	48	
Waterbury Central, ...	1	8,670	6,502.50		199
Wolcott,	1	120	90.00		7
Woodbridge,.....	1	186	139.50	13	
Totals,	131	50,969	\$38,226.75	1,044	449

NEW LONDON COUNTY..

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New London,	1	2,781	\$2,085.75		84
Norwich Central,	1	1,547	1,160.25		1
Norwich Town Street, ..	1	253	189.75		1
Norwich, West Chelsea, ..	1	1,015	761.25	58	
Norwich Town,	9	2,478	1,858.50	48	
Bozrah,	7	201	150.75		37
Colchester,	12	595	446.25		47
East Lyme,	9	375	281.25		21
Franklin,	7	103	77.25	8	
Griswold,	14	719	539.25	8	
Groton,	11	1,043	782.25		43
Lebanon,	16	320	240.00		8
Ledyard,	14	273	204.75		1
Lisbon,	6	113	84.75	8	
Lyme,	7	171	128.25	1	
Montville,	12	594	445.50	19	
North Stonington,	15	330	247.50	14	
Old Lyme,	8	212	159.00	3	
Preston,	12	614	460.50		7
Salem,	7	96	72.00	6	
Sprague,	5	387	290.25	10	
Stonington,	15	1,546	1,159.50	37	
Voluntown,	8	233	174.75		32
Waterford,	11	668	501.00	30	
Totals,	209	16,667	\$12,500.25	250	282

FAIRFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Bridgeport,	1	13,080	\$9,810.00		51
Bethel,	1	772	579.00	1	
Brookfield,	8	220	165.00	20	
Darien,	4	346	259.50		20
Danbury,	13	4,396	3,297.00	19	
Easton,	8	209	156.75	68	
Fairfield,	1	856	642.00	28	
Greenwich,	20	2,250	1,687.50	90	
Huntington,	1	1,003	752.25		
Monroe,	7	178	133.50		4
New Canaan,	1	572	429.00	9	
New Fairfield,	6	152	114.00	4	
Newtown,	21	694	520.50		27
Norwalk,	11	4,013	3,009.75	49	
Reading,	10	231	173.25		69
Ridgefield,	13	486	364.50	57	
Sherman,	6	141	105.75	10	
Stamford,	1	3,975	2,981.25	199	
Stratford,	3	576	432.00	4	
Trumbull,	1	291	218.25	7	
Weston,	5	149	111.75		11
Westport,	10	817	612.75	14	
Wilton,	10	368	276.00	11	
Totals,	162	35,775	\$26,831.25	590	182

WINDHAM COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Brooklyn,.....	9	575	\$431.25		13
Ashford,.....	10	140	105.00	15	
Canterbury,.....	11	191	143.25	19	
Chaplin,.....	1	111	83.25		8
Eastford,.....	8	149	111.75	13	
Hampton,.....	8	112	84.00		22
Killingly,.....	15	1,471	1,103.25		80
Plainfield,.....	11	1,048	786.00		52
Pomfret,.....	8	279	209.25	7	
Putnam,.....	6	1,525	1,143.75		57
Scotland,.....	5	91	68.25		2
Sterling,.....	9	270	202.50		16
Thompson,.....	13	1,364	1,023.00		43
Windham,.....	11	1,974	1,480.50	41	
Woodstock,.....	16	454	340.50		2
Totals,	141	9,754	\$7,315.50	95	295

LITCHFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Litchfield,	1	652	\$489.00	27	
Barkhamsted,	11	220	165.00	2	
Bethlehem,	7	99	74.25	13	
Bridgewater,	5	121	90.75		13
Canaan,	8	177	132.75		7
Colebrook,	9	259	194.25	29	
Cornwall,	16	275	206.25		13
Goshen,	10	180	135.00	16	
Harwinton,	1	239	179.25	7	
Kent,	13	269	201.75	3	
Morris,	6	130	97.50	4	
New Hartford,	9	836	627.00	11	
New Milford,	1	755	566.25	1	
North Canaan,	5	347	260.25		6
Norfolk,	11	319	239.25	7	
Plymouth,	8	470	352.50	21	
Roxbury,	7	189	141.75		16
Salisbury,	13	799	599.25		9
Sharon,	17	438	328.50	14	
Thomaston,	1	750	562.50	5	
Torrington,	1	1,641	1,230.75	25	
Warren,	7	111	83.25	8	
Washington,	1	373	279.75	12	
Watertown,	9	524	393.00	28	
Winchester,	8	1,431	1,073.25	36	
Woodbury,	14	356	267.00		12
Totals,	199	11,960	\$8,970.00	269	76

MIDDLESEX COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Middletown City,	1	1,722	\$1,291.50	5	
Middletown,	18	1,222	916.50	61	
Haddam,	9	439	329.25	8	
Chatham,	11	363	272.25		14
Chester,	4	279	209.25		16
Clinton,	1	248	186.00	10	
Cromwell,	5	495	371.25		7
Durham,	5	160	120.00	5	
East Haddam,	17	456	342.00		
Essex,	1	329	246.75		43
Killingworth,	8	124	93.00	18	
Middlefield,	4	179	134.25		11
Old Saybrook,	1	257	192.75		13
Portland,	6	1,039	779.25	11	
Saybrook,	1	279	209.25	14	
Westbrook,	1	161	120.75	8	
Totals,	93	7,752	\$5,814.00	140	104

TOLLAND COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Tolland,	11	212	\$159.00		13
Andover,	1	67	50.25	7	
Bolton,	5	94	70.50	3	
Columbia,	8	146	109.50		
Coventry,	10	363	272.25	3	
Ellington,	10	337	252.75	12	
Hebron,	10	222	166.50	22	
Mansfield,	14	368	276.00		14
Somers,	10	282	211.50		28
Stafford,	16	922	691.50		82
Union,	6	66	49.50		14
Vernon,	9	1,929	1,446.75		105
Willington,	9	229	171.75	25	
Totals,	119	5,237	\$3,927.75	72	256

SUMMARY.

COUNTIES.	Number of Towns.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
HARTFORD, ..	29	209	32,475	\$24,356.25	564	248
NEW HAVEN,	25	131	50,969	38,226.75	1,044	449
NEW LONDON,	21	209	16,667	12,500.25	250	282
FAIRFIELD, ..	23	162	35,775	26,831.25	590	182
WINDHAM, ...	15	141	9,754	7,315.50	95	295
LITCHFIELD, .	26	199	11,960	8,970.00	269	76
MIDDLESEX, .	15	93	7,752	5,814.00	140	104
TOLLAND,	13	119	5,237	3,927.75	72	256
Totals,	167	1,263	170,589	\$127,941.75	3,024	1,892

Whole number returned, 1894,.....170,589

“ “ “ 1893,.....169,457

Increase,..... 1,132

AN ABSTRACT
OF THE
SCHEDULE OF SECURITIES
OF THE
AGRICULTURAL COLLEGE FUND,
September 30, 1895.

Bond and Mortgages,	\$93,100.00
Town Bonds,	19,000.00
Cash in State Treasury,	13,900.00
	<hr/>
	\$135,000.00
Special deposit with Treasurer on principal account,	\$300.00

We, the *Auditors of Public Accounts* of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the Capital of the Agricultural College Fund in the custody of the Commissioner of the School Fund, and have carefully compared the items thereof with the vouchers, as presented to us by HERBERT E. BENTON, said Commissioner, on the 30th day of September, A. D. 1895, and find the same to be correct, and amounting to the sum of one hundred and thirty-five thousand dollars (\$135,000.00) and a special deposit of three hundred dollars (\$300.00).

OSCAR LEACH, } *Auditors of*
E. LIVINGSTON WELLS, } *Public Accounts.*

HARTFORD, October 22, 1895.



No. 1.

AN ABSTRACT

OF THE

SCHEDULES *of the* SECURITIES CONSTITUTING

THE

Capital of the Connecticut School Fund.

BONDS AND MORTGAGES.

In Connecticut,	\$808,141.63
In Ohio,	834,592.11
In Indiana,	17,750.00
In Massachusetts,	9,517.00

REAL ESTATE.

Face Value of Mortgages,	163,173.86
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BANK STOCK.

In Eleven Banks,	167,147.61
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CASH.

In Treasury,	7,726.76
	<hr/> \$2,008,048.97

We, the *Auditors of Public Accounts* of the State of Connecticut, do hereby certify that we have audited and examined the schedule of the securities of and property comprising the Capital of the School Fund of said State as prepared and presented to us by HERBERT E. BENTON, Commissioner of said Fund, and have carefully compared each item thereof with the vouchers in the office of said Commissioner, on the 30th day of September, 1896, and find the same to be correct and amounting to the sum of two million, eight thousand and forty-eight dollars and ninety-seven cents (\$2,008,048.97).

JAMES W. JONES,)
E. LIVINGSTON WELLS,) *Auditors of*
) *Public Accounts.*

HARTFORD, CONN., November 10, 1896.

NO. 2.

STATEMENT of Receipts and Disbursements of the Principal of the School Fund,
from October 1, 1895, to September 30, 1896, inclusive.

RECEIPTS.	DISBURSEMENTS.
Cash remaining in the Treasury, Sept. 30, 1895, Cash received from sundry persons in payment of Bonds, Notes and from sales of Real Estate,.....	Commissioner's orders to sundry persons for loans, Cash remaining in the Treasury, Sept. 30, 1896,
\$63,162.58 204,189.31	\$259,625.13 7,726.76
\$267,351.89	\$267,351.89
Cash remaining in the Treasury, Sept. 30, 1896,	
\$7,726.76	

No. 3.

STATEMENT of Receipts and Disbursements of the Revenue of the School Fund,
from October 1, 1895, to September 30, 1896, inclusive.

RECEIPTS.	DISBURSEMENTS.
Cash remaining in the Treasury, Sept. 30, 1895, Cash received from interest on Bonds and Notes, dividends on Stocks and Rents,..... Cash received of the Treasurer on order of the Comptroller,..... Cash received for interest on Revenue remain- ing in the Treasury,..... Cash received for interest on Principal remain- ing in the Treasury,.....	Comptroller's orders to sundry Towns for sup- port of Public Schools, Cash remaining in the Treasury, Sept. 30, 1896,..
\$78,206.49. 109,895.75 15,648.90 1,788.40 401.43	\$130,394.25 75,546.72
\$205,940.97	\$205,940.97
Cash remaining in the Treasury, Sept. 30, 1896,	\$75,546.72

No. 4.

Showing the number of Shares of Stock held in each bank, cost of same, and the amount of dividend received for the year ending September 30, 1896.

NAME OF BANK.	Number of Shares.	Cost to the School Fund.	Dividends.
Bridgeport National,	200	\$10,000.00	\$1,000.00
Connecticut National,	64	6,400.00	512.00
City, Hartford,	120	12,000.00	720.00
Danbury National,	85	8,500.00	510.00
Farmers and Mechanics National,	141	14,135.00	846.00
Fairfield County National,	72	7,200.00	432.00
Hartford National,	680	68,000.00	4,760.00
Middlesex County National,	100	10,000.00	500.00
Middletown National,	134	10,050.00	804.00
National, New Haven,	100	10,000.00	1,000.00
Waterbury National,	134	10,862.61	1,000.00
	1830	\$167,147.61	\$12,084.00

No. 5.

STATEMENT of cost of management of the School Fund
for the fiscal year ending September 30, 1896.

Salaries,	\$5,500.00
Office expenses,	1,208.79
Legal "	1,887.39
Repairs on Real Estate, Taxes, Insurance, etc.,	5,478.81
	<hr/>
	\$14,074.89

SCHOOL FUND CAPITAL.

ITS ESTIMATED AMOUNT IN VARIOUS YEARS.

Year.	Capital.	Year.	Capital.
1820,	\$1,858,074.33	1869,	\$2,044,025.62
1825,	1,719,434.24	1870,	2,043,375.62
1828,	1,877,615.10	1872,	2,044,190.81
1829,	1,882,261.68	1874,	2,044,226.54
1831,	1,902,957.87	1876,	2,028,332.81
1833,	1,929,738.29	1877,	2,019,174.28
1835,	2,019,920.89	1878,	2,019,174.41
1837,	2,027,402.49	1879,	2,019,650.89
1838,	2,028,531.20	1880,	2,021,346.31
1840,	2,040,228.74	1881,	2,021,346.31
1842,	2,044,354.87	1882,	1,997,549.26
1844,	2,051,423.77	1883,	2,015,704.82
1845,	2,070,055.01	1885,	2,030,123.74
1847,	2,077,641.19	1886,	2,022,204.27
1849,	2,076,602.75	1887,	2,012,854.27
1851,	2,049,482.32	1888,	2,019,572.40
1853,	2,046,784.19	1889,	2,023,753.83
1855,	2,049,953.05	1890,	2,020,073.83
1857,	2,046,397.32	1891,	2,018,763.44
1860,	2,050,460.49	1892,	2,012,169.54
1862,	2,049,426.77	1893,	2,014,449.41
1864,	2,046,532.23	1894,	2,011,768.28
1866,	2,044,035.47	1895,	2,013,102.01
1868,	2,046,108.87	1896,	2,008,048.97

No. 7.

SCHEDULE of the number of Children between four and sixteen years of age in each Town, according to the enumeration in the month of October, 1895, and the Dividend from the School Fund made to each Town during the year ending September 30, 1896, as apportioned by the Comptroller, with the Increase and Decrease of such Children in each Town as compared with the previous year.

HARTFORD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Hartford,	10	12,175	\$9,131.25	913	
Avon,	7	248	186.00	1	
Berlin,	9	534	400.50		8
Bloomfield,	8	238	178.50		8
Bristol,	12	1,818	1,363.50	31	
Burlington,	9	281	210.75		34
Canton,	8	609	456.75		15
East Granby,	6	121	90.75		7
East Hartford,	10	1,313	984.75	122	
East Windsor,	11	714	535.50	24	
Enfield,	1	1,533	1,149.75		
Farmington,	7	698	523.50		32
Glastonbury,	18	715	536.25		17
Granby,	10	249	186.75		5
Hartland,	8	97	72.75		2
Manchester,	8	972	729.00		1,011
" Ninth Dist.,	1	1,067	800.25	1,067	
Marlborough,	4	87	65.25		14
New Britain,	1	4,825	3,618.75	207	
Newington,	4	174	130.50		33
Plainville,	1	348	261.00		20
Rocky Hill,	4	200	150.00	7	
Simsbury,	12	412	309.00	14	
Southington,	1	1,136	852.00		1
South Windsor,	10	322	241.50		25
Suffield,	11	612	459.00		24
West Hartford,	1	483	362.25	12	
Wethersfield,	6	386	289.50		6
Windsor,	10	624	468.00	25	
Windsor Locks,	1	756	567.00	111	
Totals,	209	33,747	\$25,310.25	2,534	1,262

NEW HAVEN COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New Haven, City Dist.,	1	20,481	\$15,360.75	694	
New Haven, Westville,	1	400	300.00		19
New Haven, South,....	1	69	51.75		13
Ansonia,.....	1	2,725	2,043.75	162	
Beacon Falls,.....	1	101	75.75	1	
Bethany,	5	103	77.25	2	
Branford,	7	961	720.75	53	
Cheshire,	12	352	264.00		
Derby,.....	4	1,581	1,185.75	42	
East Haven,.....	2	171	128.25	9	
Guilford,	11	498	373.50	13	
Hamden,	1	888	666.00	14	
Madison,	12	257	192.75	6	
Meriden,.....	12	6,309	4,731.75	215	
Middlebury,	6	145	108.75	4	
Milford,.....	1	719	539.25		10
Naugatuck,.....	6	1,770	1,327.50	93	
North Branford,.....	7	176	132.00		3
North Haven,.....	8	332	249.00		7
Orange,	8	1,247	935.25	18	
Oxford,	12	226	169.50	1	
Prospect,	1	105	78.75	3	
Seymour,	1	725	543.75	5	
Southbury,	9	259	194.25	6	
Wallingford,.....	9	1,679	1,259.25		
Waterbury,	10	1,015	761.25	12	
Waterbury Central, ...	1	9,012	6,759.00	342	
Wolcott,	1	135	101.25	15	
Woodbridge,.....	6	166	124.50		20
Totals,	157	52,607	\$39,455.25	1,710	72

NEW LONDON COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
New London,	1	2,918	\$2,188.50	137	
Norwich Central,	1	1,382	1,036.50		165
Norwich Town Street, ..	1	244	183.00		9
Norwich, West Chelsea, ..	1	1,054	790.50	39	
Norwich Falls District, ..	1	288	216.00	288	
Norwich Town,	8	2,154	1,615.50		324
Bozrah,	7	191	143.25		10
Colchester,	12	485	363.75		110
East Lyme,	9	350	262.50		25
Franklin,	7	85	63.75		18
Griswold,	14	784	588.00	65	
Groton,	11	1,055	791.25	12	
Lebanon,	16	333	249.75	13	
Ledyard,	14	282	211.50	9	
Lisbon,	6	112	84.00		1
Lyme,	7	163	122.25		8
Montville,	12	631	473.25	37	
North Stonington,	15	313	234.75		17
Old Lyme,	8	217	162.75	5	
Preston,	11	620	465.00	6	
Salem,	7	114	85.50	18	
Sprague,	5	349	261.75		38
Stonington,	15	1,594	1,195.50	48	
Voluntown,	8	241	180.75	8	
Waterford,	11	578	433.50		90
Totals,	208	16,537	\$12,402.75	685	815

FAIRFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Bridgeport,	1	13,629	\$10,221.75	549	
Bethel,	1	745	558.75		27
Brookfield,	8	209	156.75		11
Darien,	4	350	262.50	4	
Danbury,	13	4,619	3,464.25	223	
Easton,	11	188	141.00		21
Fairfield,	15	866	649.50	10	
Greenwich,	20	2,298	1,723.50	48	
Huntington,	12	1,029	771.75	26	
Monroe,	7	186	139.50	8	
New Canaan,	1	600	450.00	28	
New Fairfield,	6	146	109.50		6
Newtown,	21	584	438.00		110
Norwalk,	11	4,293	3,219.75	280	
Reading,	9	235	176.25	4	
Ridgefield,	14	480	360.00		6
Sherman,	6	110	82.50		31
Stamford,	20	4,071	3,053.25	96	
Stratford,	3	614	460.50	38	
Trumbull,	7	299	224.25	8	
Weston,	5	149	111.75		
Westport,	10	787	590.25		30
Wilton,	10	372	279.00	4	
Totals,	215	36,859	\$27,644.25	1,326	242

WINDHAM COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Brooklyn,	9	501	\$375.75		74
Ashford,	10	132	99.00		8
Canterbury,	11	168	126.00		23
Chaplin,	1	98	73.50		13
Eastford,	8	127	95.25		22
Hampton,	7	127	95.25	15	
Killingly,	15	1,473	1,104.75	2	
Plainfield,	11	1,109	831.75	61	
Pomfret,	8	270	202.50		9
Putnam,	6	1,517	1,137.75		8
Scotland,	5	92	69.00	1	
Sterling,	8	275	206.25	5	
Thompson,	13	1,316	987.00		48
Windham,	11	1,964	1,473.00		10
Woodstock,	16	430	322.50		24
Totals,	139	9,599	\$7,199.25	84	239

LITCHFIELD COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Litchfield,	1	696	\$522.00	44	
Barkhamsted,	11	224	168.00	4	
Bethlehem,	7	100	75.00	1	
Bridgewater,	5	121	90.75		
Canaan,	8	171	128.25		6
Colebrook,	9	202	151.50		57
Cornwall,	15	243	182.25		32
Goshen,	11	183	137.25	3	
Harwinton,	1	268	201.00	29	
Kent,	13	261	195.75		8
Morris,	6	122	91.50		8
New Hartford,	10	712	534.00		124
New Milford,	1	782	586.50	27	
North Canaan,	5	372	279.00	25	
Norfolk,	11	309	231.75		10
Plymouth,	8	438	328.50		32
Roxbury,	7	193	144.75	4	
Salisbury,	13	796	597.00		3
Sharon,	16	407	305.25		31
Thomaston,	1	726	544.50		24
Torrington,	1	1,894	1,420.50	253	
Warren,	7	112	84.00	1	
Washington,	1	325	243.75		48
Watertown,	9	532	399.00	8	
Winchester,	8	1,465	1,098.75	34	
Woodbury,	14	380	285.00	24	
Totals,	199	12,034	\$9,025.50	457	383

MIDDLESEX COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Middletown City,.....	1	1,741	\$1,305.75	19	
Middletown,.....	18	1,228	921.00	6	
Haddam,.....	9	436	327.00		3
Chatham,.....	10	371	278.25	8	
Chester,.....	4	279	209.25		
Clinton,.....	1	239	179.25		9
Cromwell,.....	5	493	369.75		2
Durham,.....	5	172	129.00	12	
East Haddam,.....	17	478	358.50	22	
Essex,.....	1	348	261.00	19	
Killingworth,.....	8	111	83.25		13
Middlefield,.....	4	180	135.00	1	
Old Saybrook,.....	1	252	189.00		5
Portland,.....	6	1,044	783.00	5	
Saybrook,.....	1	264	198.00		15
Westbrook,.....	1	154	115.50		7
Totals,	92	7,790	\$5,842.50	92	54

TOLLAND COUNTY.

TOWNS.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
Tolland,	11	224	\$168.00	12	
Andover,	4	67	50.25		
Bolton,	5	92	69.00		2
Columbia,	8	136	102.00		10
Coventry,	10	342	256.50		21
Ellington,	10	342	256.50	5	
Hebron,	10	217	162.75		5
Mansfield,	14	338	253.50		30
Somers,	10	265	198.75		17
Stafford,	15	1,029	771.75	107	
Union,	6	87	65.25	21	
Vernon,	9	1,918	1,438.50		11
Willington,	9	213	159.75		16
Totals,	121	5,270	\$3,952.50	145	112

SUMMARY.

COUNTIES.	Number of Towns.	Number of Districts.	Number of Children.	Amount of Dividend at 75 cents per capita.	Increase of Children.	Decrease of Children.
HARTFORD, ..	29	209	33,747	\$25,310.25	2,534	1,262
NEW HAVEN,	25	157	52,607	39,455.25	1,710	72
NEW LONDON,	21	208	16,537	12,402.25	685	815
FAIRFIELD, ..	23	215	36,859	27,644.25	1,326	242
WINDHAM, ...	15	139	9,599	7,199.25	84	239
LITCHFIELD, .	26	199	12,034	9,025.50	457	383
MIDDLESEX, .	15	92	7,790	5,842.50	92	54
TOLLAND,	13	121	5,270	3,952.50	145	112
Totals,	167	1,340	174,443	\$130,832.25	7,033	3,179

Whole number returned, 1895,.....174,443

“ “ “ 1894,.....170,589

Increase,..... 3,854

AN ABSTRACT
OF THE
SCHEDULE OF SECURITIES
OF THE
AGRICULTURAL COLLEGE FUND,
September 30, 1896.

Bond and Mortgages,	\$115,000.00
Town Bonds,	19,000.00
Cash in State Treasury,	1,000.00
	<hr/>
	\$135,000.00
Special deposit with Treasurer on principal account,	\$224.60

We, the *Auditors of Public Accounts* of the State of Connecticut, do hereby certify that we have examined and audited the Schedule of the Securities comprising the Capital of the Agricultural College Fund in the custody of the Commissioner of the School Fund, and have carefully compared the items thereof with the vouchers, as presented to us by HERBERT E. BENTON, said Commissioner, on the 30th day of September, A. D. 1896, and find the same to be correct, and amounting to the sum of one hundred and thirty-five thousand dollars (\$135,000.00) and a special deposit of two hundred and twenty-four dollars and sixty cents (\$224.60) on account of the principal of said fund.

JAMES A. JONES, } *Auditors of*
E. LIVINGSTON WELLS, } *Public Accounts.*

REPORT
OF THE
BANK COMMISSIONERS
OF THE
STATE OF CONNECTICUT,
TO
THE GOVERNOR,
DECEMBER 31, 1896.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1896.

BANK COMMISSIONERS.

EDWARD R. DOYLE, HARTFORD.

SIDNEY W. CROFUT, DANIELSON.

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State of Connecticut.

BANK COMMISSIONERS' REPORT.

THE BANKING DEPARTMENT,
HARTFORD, December 31, 1896.

To His Excellency, O. VINCENT COFFIN, Governor:—

We have the honor to submit in the following pages the Annual Statements of the Savings Banks, State Banks and Trust Companies, showing their condition as of October 1, 1896, and our Annual Report in reference thereto.

SAVINGS BANKS.

The savings institutions of this state have seldom been so severely tested in point of strength and security as during the year just closed. Their resources have been taxed by the needs of their depositors and by the threatened depreciation in value of such stocks, bonds and mortgages—investments allowable by law for the benefit of depositors.

During a time of year, moreover, when the banks expect usually their greatest volume of business, they were still further harassed by the country's currency agitation, continuing from the early summer to the end of the recent presidential campaign.

Many, no doubt, who for years had trusted the savings banks with their little accumulations thought it prudent to hold the money in their own possession until the election contest was settled and affairs of the country once more resumed a normal condition.

This unfavorable condition of affairs, which has existed not alone in Connecticut, but throughout the country gener-

ally, has left its impress upon a number of supposedly solid and solvent institutions in different parts of the United States, so that a number of them have been forced to close their doors and place their affairs in the hands of receivers. Such has not, however, been the case in Connecticut. That the banks here have managed to weather the storm that has beaten so fiercely and continually, must be ascribed in no small measure to the vigilance of those who have had the executive management of them, the fact being that the possession of financial ability and conservative methods have been the means, no doubt, of shielding our institutions from the dangers and vicissitudes that have recently swamped banks elsewhere.

The ability with which the savings banks in this state generally are managed, has been a source of great satisfaction to the Commissioners, and must tend to create a feeling of confidence and security in the minds of the depositors.

Notwithstanding the difficulties with which the banks have been surrounded, the volume of business transacted during the year just closed has shown a decidedly satisfactory increase. There are a greater number of depositors as well as a larger aggregate amount to their credit, proving conclusively that the people retain their faith in the soundness of our institutions and an increasing inclination to trust their savings to their safe-keeping. The increase in deposits is not confined entirely to banks in the cities and larger towns; many of the rural banks have made considerable gains,—signs that the smaller agricultural and manufacturing communities patronize our savings banks as well as all classes in the cities.

The condition of all the savings institutions under the supervision of the Commissioners, with the exception of a few, is prosperous and eminently satisfactory. In those instances—which are, happily, few in number—where an unsatisfactory state of things prevailed, the Commis-

sioners have taken steps to institute an immediate and radical change of methods.

In this connection, furthermore, we have to say that owing to street rumors, which have been heretofore the experience of larger and sounder institutions, the Willimantic Savings Institute considered it best last October to demand notices of withdrawals from depositors to save itself from a "run" which might have proved disastrous.

The assets and liabilities as compared with those of the previous year are shown in the following tabulated statement :

ASSETS.

	October 1, 1896.	October 1, 1895.	Increase.	Decrease.
Loans on Real Estate,	\$60,083,073.73	\$57,657,685.50	\$2,425,388.23	.....
Loans on Collateral Security,	8,605,988.45	8,225,120.20	380,868.25	.....
Loans on Personal Security only,	3,637,511.98	3,104,023.21	533,488.77	.....
Invested in United States Bonds,	2,261,243.00	1,667,530.10	593,712.90	.....
Invested in State, Town, City, and Corporation Bonds, {	38,993,830.90	37,014,730.56	1,979,100.34	.....
Invested in Railroad Stocks and Bonds,	31,236,627.56	29,999,765.77	1,236,861.79	.....
Invested in Bank Stocks,	6,698,759.51	6,698,159.73	599.78	.....
Real Estate owned, including Banking Houses, {	2,730,275.85	2,835,882.81	.....	105,606.96
Miscellaneous Assets,	704,504.52	809,373.89	.....	104,869.37
Cash on hand and in Bank,	4,474,318.11	4,516,304.26	.....	41,986.15
Total Assets,	\$159,426,133.61	\$152,528,576.03	\$7,150,020.06	\$252,462.48

LIABILITIES.

	October 1, 1896.	October 1, 1895.	Increase.	Decrease.
Deposits,	\$149,496,555.86	\$143,159,123.05	\$6,337,432.81	.....
Surplus,	6,159,416.18	5,873,000.08	286,416.10	.....
Interest and Profit and Loss,	3,708,422.12	3,443,674.45	264,747.67	.....
Other Liabilities,	61,739.45	52,778.45	8,961.00	.....
Total Liabilities,	\$159,426,133.61	\$152,528,576.03	\$6,897,557.58	.....

Referring to the foregoing tables it will be found to the great satisfaction of the depositors that all classes of assets, in which an increase is naturally looked for, have materially gained during the year. The item of foreclosed real estate has been, we are glad to note, reduced over \$100,000.

MISCELLANEOUS ITEMS.

Much interesting information may be gleaned from the following table :

ITEMS.	October 1, 1896.	October 1, 1895.	Increase.	Decrease.
Number depositors having less than \$1,000,	311,937	304,666	7,271	.....
Amount of such deposits,	\$60,334,103.75	\$59,173,835.34	\$1,160,268.41	.....
Depositors having \$1,000 and not over } \$2,000,	31,035	29,484	1,551	.....
Amount of such deposits,	41,538,190.81	39,548,149.70	1,990,041.11	.....
Depositors having \$2,000 and not over } \$10,000,	13,274	12,461	813	.....
Amount of such deposits,	44,761,970.04	42,258,070.73	2,503,899.31	.....
Depositors having over \$10,000,	199	147	52	.....
Amount of such deposits,	2,862,291.26	2,179,056.78	683,234.48	.....
Total number of depositors,	356,445	346,758	9,687	.....
Total amount of deposits,	149,496,555.86	143,159,123.05	6,337,432.81	.....
Largest amount due a single depositor,	41,134.55	46,963.65	.....	\$5,829.10
Average amount due depositors,	419.41	412.85	6.56	.....
Number accounts opened during the year,	53,925	53,534	391	.....
Number accounts closed during the year,	43,766	41,313	2,453	.....
Income received during the year,	7,842,404.63	7,488,492.30	353,912.33	.....
Dividends declared during the year,	5,681,710.72	5,451,233.85	230,476.87	.....
Amount deposited, including interest } credited,	35,977,152.28	33,829,196.64	2,147,955.64	.....
Amount withdrawn during the year,	29,596,591.59	26,973,732.54	2,622,859.05	.....
Amount past due-paper,	284,825.25	229,655.61	55,169.64	.....
Amount of paper charged off during the } year,	66,567.74	65,455.59	1,112.15	.....
Expenses, including salaries,	449,100.98	393,003.97	*56,097.01	.....
Amount of assets yielding no income,	934,069.08	897,556.50	36,512.58	.....
Largest amt. loaned to one individual, } company, society, or corporation, }	200,000.00	200,000.00	.....	.....

The number of depositors' accounts, notwithstanding the unsettled state of business during the year past, have been increased to a remarkable degree — eclipsing even the gain made the year previous. The increase in the number, as

* This increase is accounted for by the Commissioners including in the report this year other expenses than those known heretofore as office expenses.

will be found in the preceding table, amounts to 9,687 as against 9,504 in 1895. Such being the case it is natural to look for an increase also in deposits. We are pleased to report a gain of \$6,337,432.81 over the previous year's total deposits, being also a slight gain over that of 1895.

An interesting feature to be found in this table is that large deposits are again being placed in the savings banks by people comparatively well-to-do. The gain in the number of depositors having \$10,000 or over in the banks is 52—making an increase in deposits among this class alone of \$683,234.48.

RATE OF DIVIDENDS.

The following table shows the rate per cent. paid the past year :

Rate per cent. of Dividends.		Amount of Deposits.
1 Banks paid,	4 and $3\frac{1}{2}$	\$1,066,669.72
5 " (The above discriminate in favor of small depositors.)	4 and 3	17,613,931.56
1 " "	5	1,312,150.61
1 " "	$4\frac{3}{4}$	85,940 61
12 " "	$4\frac{1}{2}$	16,786,116 20
2 " "	$4\frac{1}{4}$	296,820.78
65 " "	4	111,947,683.24
1 " "	$3\frac{1}{2}$	386,691.03
1 " "	0	552.11
Total Deposits,		\$149,496,555.86

We shall also have to refer in this report to the matter of dividends. The condition of general business and the worth of money and the scarcity of legal investments for the banks in way of bonds, do not warrant a bank paying more than four per centum per annum to its depositors. The dividends should moreover be graded down as the amount of a depositor's account increases beyond a certain sum. The savings banks are not for the rich to patronize, but they are intended to be depositories for the wage-

earner and the thrifty class of people who do not know how to invest their savings otherwise. These people are looking more to the security which a savings bank affords rather than large earnings on their deposits. Besides, losses are inevitable, and a bank that has less than a three per cent. surplus ought not to pay more than four per cent. per annum to its depositors, and should see to it that it adds to its reserve at each dividend period.

NEW BANK BUILDINGS.

Permission has been granted by the Commissioners to the Waterbury Savings Bank and South Norwalk Savings Bank to erect new buildings for their own occupancy and tenants.

TRANSFERRED TO BUILDING AND LOAN REPORT.

We beg to say that we have transferred the statement of the New Haven Co-operative Savings Fund and Loan Association, located at New Haven, to our report relative to building and loan associations where it properly belongs, as its business pertains to that of a building and loan association.

RENEWAL OF LOANS.

We deprecate the custom some of the banks have had of carrying personal notes along from year to year, even if interest has been kept paid, without calling for a renewal; as well as notes with collaterals pledged that have not been changed for years. Calling for a renewal now and then puts the banks in a position to be more likely to enquire anew into the financial ability of the makers and the present value of the collaterals. We believe it would be well to limit by legislation the time a personal note should be permitted to run without a renewing thereof, and that when demand notes be taken they be renewed as often as once a year.

We are of the opinion that real estate loan notes should be made for a period, say, of five years at the most; that is,

that no real estate loan should run for a term longer than five years. Then, when the matter comes up for renewal, the bank officials will be supposed to be particularly careful to have a re-appraisal of the property made and an enquiry had in regard to the standing of the borrower. In our judgment this would all tend toward the banks making even fewer mistakes than they do now on any kind of paper.

SPECIAL ASSESSMENT BONDS.

We desire to call your attention to a matter concerning which we have taken legal counsel, and it is this: some of the savings banks have been investing in a certain class of securities called Street Improvement Bonds, issued by cities located principally in Western states, and the payment for which securities is predicated upon the collection of assessments from abutting property on certain streets. The banks that hold this class of bonds have claimed them to be a direct obligation of the city issuing them. The Commissioners have taken the opposite view. Before giving a common order to all banks that held them not to buy any more, we thought it would be better first to submit the question to counsel for a legal opinion. We have done so, and, in a word, the opinion given us was this: that while this class of bonds may come technically within the letter of the statute, they do not come within what our counsel believed was the intent of the legislature in making a law authorizing savings banks to invest their deposits in the authorized bonds of certain cities, "for they are not municipal bonds within the ordinary and established meaning, inasmuch as they are not absolute promises to pay, but only obligations in the nature of warrants to an officer to pay the same out of a special fund when received or collected." We were advised by counsel that we notify the banks of this, and that we suggest to the banks that they make no further purchases until the Legislature can act in the matter; and we were

also advised to leave to the banks the advisability of exchanging or selling such bonds. We notified the banks accordingly.

We were advised also that we take no further action other than calling your Excellency's attention to the matter in this report.

LARGE DEPOSITS IN A SINGLE BANK OF DISCOUNT.

We deprecate that custom practised by a few banks namely, that of keeping but one bank account for the deposit of their funds, and that one account a very large one. This is not exercising good business judgment. It is carrying "too many eggs in one basket."

In our opinion a savings bank should be limited by law as to the amount it may have at any one time on deposit with a bank of discount.

LEGAL INJUNCTIONS

We believe there should be a law enacted to enable the Commissioners to apply to the Superior Court for an injunction restraining a bank from paying dividends, and perhaps deposits in full, when in their judgment a bank should instead husband its income for a certain period of time to give it a chance to recover itself from losses which have been made to the extent of encroaching largely on the amount of surplus, if these losses were to be charged off. A bank may be earning its dividends and yet may have an accumulation of doubtful paper or some poor securities on which a loss must be made sooner or later.

The better judgment to be exercised in such a case would be to stop paying dividends and reduce the running expenses for a time. But if a bank should skip a dividend then deposits would be withdrawn in undue amounts. A bank that sees the need of recovering itself from unusual losses does not dare to pursue the above course. Everything else about the bank may be all right, and it should have the chance of recovering itself without the risk of a

“run” being made on it by its depositors. A bank to take such a step under the present law would have no legal or other protection, and it would probably result in the appointment of a receiver. There should be an intermediary law, the privileges of which should be available to the banks for the protection of all its depositors.

CLERICAL HELP.

We beg again to call attention to the matter of clerical help which has become to be an absolute necessity in the Department.

STATE BANKS.

No new banks have been added to the list during the past year. We note that the total assets have decreased \$315,563.43. There has been a gain, however, of \$85,209.26 in the amount of surplus and a decrease of \$54,793.20 in undivided profits, leaving the net gain \$30,416.06. We add a summary of the assets and liabilities as of October 1, 1896 :

ASSETS.

Loans and discounts,	\$5,183,287.39
Overdrafts,	9,615.35
Stocks, bonds, and mortgages,	1,493,654.72
Due from banks and bankers,	893,423.11
Real estate, furniture, and fixtures,	204,278.01
Current expenses,	14,656.61
Specie and currency,	465,929.54
Checks and cash items,	141,670.77
Total assets,	\$8,356,515.50

LIABILITIES.

Capital stock,	\$2,240,000.00
Surplus,	555,209.26
Undivided profits,	289,830.67
Dividends unpaid,	4,815.50
Deposits,	4,809,065.90
Due to banks and bankers,	457,594.17
Total liabilities,	\$8,356,515.50

TRUST COMPANIES.

We have to report that two new ones have organized for business during the past year, namely, The Trust and De-

posit Company of New Haven, and the Columbia Trust Company of Middletown. The assets of the Trust Companies have decreased \$553,746.16. While the surplus has increased \$60,727.75, the undivided profits show a decrease of \$109,268.66, leaving the net decrease \$48,540.91. We append a summary:

ASSETS.

Loans and discounts,	\$4,557,909.65
Overdrafts,	7,090.33
Stocks, bonds, and mortgages,	1,570,509.70
Due from banks and bankers,	649,255.89
Real estate, furniture, and fixtures,	395,652.95
Current expenses,	26,075.68
Specie and currency,	247,243.59
Checks and cash items,	68,642.34
Total assets,	<u>\$7,522,380.13</u>

LIABILITIES.

Capital stock,	\$1,245,000.00
Surplus,	382,765.64
Undivided profits,	343,414.56
Dividends unpaid,	1,263.88
Deposits,	5,481,292.07
Due to banks and bankers,	68,644.01
Total liabilities,	<u>\$7,522,380.13</u>

The increase of \$110,000 found in the capital stock is accounted for as follows: The two new companies started with a total capital of \$70,000, and the Fidelity Company of Hartford has increased its capital from \$10,000 to \$50,000.

SURETY BONDS OF CASHIERS AND TREASURERS.

Section 1784 of the General Statutes provides that the cashiers of (state) banks and the treasurers of trust companies shall give surety bonds, but it does not provide for their renewal, as it is understood that under the general law these bonds are good for seventeen years from the date of execution. We believe this to be too long a time for sureties to remain continuously on bonds. Great changes can take place in the financial standing of a man during that period. We see no reason why these bonds should not

be required to be renewed at least once in every six years. This is the law in regard to the surety bonds of treasurers of savings banks. The responsibility of a state bank cashier and a trust company treasurer is certainly just as great as that of a treasurer of a savings bank.

We believe also that all the savings banks, state banks, and trust companies should be required through their presidents to file with the Bank Commissioners attested copies of the surety bonds with a statement that the bonds have been copied at length on the books of these institutions.

REVISION OF THE LAWS.

We beg to call attention to the point whether it would not be a move in the right direction to revise the laws relating to State Banks and Trust Companies. Many of these laws were enacted years since when the volume of business transacted was not as great as now, and in our judgment some changes could be made in these laws which might be considered as accruing to the advantage of all concerned.

RECOMMENDATIONS.

We respectfully make the following recommendations, to wit:

1. That the law be amended to require the renewal of the surety bonds of cashiers of state banks and treasurers of trust companies at least once in every six years.

2. That the presidents of all savings banks, state banks, and trust companies be required to file with the Bank Commissioners attested copies of surety bonds of their treasurers and cashiers, together with a statement that the bonds have been recorded at length on the books of the institutions.

3. That as far as savings banks are concerned, time notes be limited in the length of time they shall run, that demand notes be renewed as often as once a year, and that real estate loans be made for a period of not more than five years.

4. That no savings bank shall keep more than —— per

cent. of its deposits at one time in any one bank or trust company.

5. That there be a law enacted defining specifically the matter of special assessment bonds of cities.

6. That there be a law enacted in reference to restraining savings banks from paying dividends or deposits when in the judgment of the Commissioners such course would prove unwise.

Respectfully submitted,

EDWARD R. DOYLE,

SIDNEY W. CROFUT,

Bank Commissioners.

ITEMIZED STATEMENT OF SAVINGS BANKS OCTOBER 1, 1896.

SAVINGS BANKS.	Number of depositors having less than \$1,000	Amount of such deposits.	Depositors having \$1,000 and not over \$2,000.	Amount of such deposits.	Depositors having \$2,000 and not over \$10,000.	Amount of such deposits.	Depositors having over \$10,000.	Amount of such deposits.	Total number of depositors	Total amount of deposits.	Largest amount due a single depositor.	Number of accounts opened during the year.	Number of accounts closed during the year.	Amount deposited including interest credited.	Amount withdrawn during the year.	Increase since Oct. 1, 1895.	Decrease since Oct. 1, 1895.	Income received during the year.	Rate per cent. of dividend.	Dividends declared during the year.	State tax.	Expenses, including salaries.	Collateral and personal loan-past due.	Amount of paper and loans charged off.	Assets yielding no income.	Loans on real estate—are they all first mortgages?	Largest amount loaned on mortgage to any one individual, firm, company, or corporation.	Largest amount of personal loan to any one individual, firm, company, or corporation.	Largest amount of collateral loan to any one individual, firm, company, or corporation.	Largest amount of	
Berlin Savings Bank, Kensington,	491	\$74,199.16	44	\$60,992.98	26	\$70,488.79	561	\$205,606.98	46	\$5,206.68	\$5,206.68	46	35	\$34,536.11	\$27,784.63	\$6,751.48		\$11,408.39	2 and 2 1/2	p. c.	\$8,997.21	\$377.87	\$292.26			Yes	\$15,000.00	\$1,400.00			
Branford Savings Bank,	334	42,076.51	7	8,797.37	1	2,067.31	342	2,067.31	108	58	34,464.75	25,270.23	4	18	2,811.62	4	18	2,811.62	2 and 2 1/2		1,664.50	305.15									
Bridgeport Savings Bank,	9,102	2,118,684.87	1,321	1,910,160.00	53	167,740.00	10,476	4,192,584.37	1,461	1,199	909,961.69	658,038.20	251	923.49	211,814.78	9,790.62	9,542.15	211,814.78	2 and 2 1/2		175,553.25	9,790.62	9,542.15		\$9,324.05						
Bristol Savings Bank,	4,273	766,599.54	377	507,322.86	141	420,808.12	4,791	1,694,680.02	591	515	440,130.88	72,416.91	32	410.97	92,309.01	4,009.52		92,309.01	2 and 2 1/2		35,206.21	2,040.74	2,618.06	\$5,098.50	6,900.00						
Brooklyn Savings Bank,	1,689	397,191.15	221	290,880.76	70	225,459.32	1,880	918,581.28	206	192	142,512.41	125,365.78	17	146.63	44,802.29			44,802.29	4				\$6,800.00								
Burrill Savings Bank, New Britain,	620	118,640.85	55	68,010.82	10	27,866.78	685	214,457.90	241	137	132,636.70	81,136.12	51	400.58	9,881.40	2 and 2 1/2		9,881.40	2 and 2 1/2		7,923.46	310.40	589.72								
Canaan Savings Bank,	664	117,111.32	28	36,433.35	6	16,767.55	698	170,812.22	75	83	42,665.88	53,984.11	7	11,418.23	8,054.05			8,054.05	4		7,019.21	241.68	495.35		6,827.00						
Chelsea Savings Bank, Norwich,	5,356	1,260,822.05	919	1,245,851.02	660	2,446,089.15	36	\$580,605.95	6,971	763	1,162,408.28	947,042.09	205	366.19	292,706.41	12,959.45	12,659.47	292,706.41	2 and 3		212,317.11	12,959.45	12,659.47	5,000.00	15,460.00						
Chester Savings Bank,	749	122,532.39	41	59,510.78	18	49,127.47	808	231,170.64	62	67	39,197.66	81,590.41	7	7,007.25	13,628.44			13,628.44	2 1/2 and 3		9,345.95	418.34	1,167.39		5,000.00						
Citizens Savings Bank, Stamford,	3,116	634,664.88	352	476,245.07	200	766,697.41	7	79,552.39	3,684	605	571,480.17	489,784.58	81	695.59	103,081.27			103,081.27	4		73,572.33	4,719.74	7,453.37								
City Savings Bank, Bridgeport,	7,061	1,672,220.13	1,053	1,481,887.49	154	372,727.70	8,268	8,526,885.32	7,583.93	1,447	1,340	877,224.72	768,469.20	108	755.43	189,717.95	2 and 2		189,717.95	2 and 2		133,477.95	8,432.56	10,552.03							
City Savings Bank, Meriden,	3,030	574,541.18	334	440,037.63	163	526,841.15	1	11,570.58	3,548	389	370,411.19	285,441.75	84	969.44	73,947.88	4		73,947.88	4		58,319.21	3,600.45	4,267.08								
Colchester Savings Bank,	969	131,382.52	36	50,040.25	12	41,111.15	1,017	222,553.92	1,846	75	42,286.63	5,336.66	7	43,567.68	13,302.54	4 and 3		13,302.54	4 and 3		8,705.37	469.24	2,141.28	10,000.00	10,000.00						
Collinsville Savings Society,	1,429	243,657.27	116	167,457.16	60	208,627.46	1	10,804.45	1,606	207	141	138,736.32	112,047.69	28	588.48	36,587.62	2 and 2 1/2		36,587.62	2 and 2 1/2		26,770.32	1,376.78		884.89						
Connecticut Savings Bank, New Haven,	12,349	2,765,130.65	1,620	2,064,064.11	384	1,071,706.24	1	10,337.39	14,154	3,088	2,298,951.70	2,028,748.10	270	203.60	333,389.12	2 and 2		333,389.12	2 and 2		215,648.15	14,089.54	14,725.25								
Deep River Savings Bank,	1,929	390,443.89	202	283,716.15	147	546,773.06	2,283	1,220,983.10	10,000.00	173	131	171,687.84	186,003.26	35	682.58	68,881.39	2 and 2		68,881.39	2 and 2		47,014.46	2,868.30	5,807.84							
Derby Savings Bank, Birmingham,	5,398	1,030,350.72	612	812,477.26	239	683,568.71	6,239	2,526,405.69	9,619.94	1,763	1,513	597,273.56	442,686.79	154	586.77	124,878.01	4		124,878.01	4		94,049.79	5,943.62	7,515.13	21,500.00	10,000.00					
Dime Savings Bank, Cromwell,	603	59,678.77	26	87,129.37	11	43,554.82	640	140,362.96	9,504.83	49	43	47,235.08	37,440.62	9	794.46	7,522.91			7,522.91			5,119.37	201.85	630.05							
Dime Savings Bank, Hartford,	6,582	488,664.16	229	284,236.78	54	161,363.99	6,865	934,264.93	6,707.16	1,118	780	358,941.96	295,700.57	63	232.39	48,148.92	2 and 2		48,148.92	2 and 2		32,895.72	2,062.02	9,480.81							
Dime Savings Bank, Norwich,	5,942	671,588.99	333	486,828.39	170	671,878.48	7	151,808.58	6,452	707	855,961.32	389,247.81	76	713.51	102,753.04	2 and 2		102,753.04	2 and 2		72,829.35	4,370.03	7,537.78		3,449.74						
Dime Savings Bank, Wallingford,	1,951	265,475.81	91	113,901.56	14	36,977.87	2,056	416,355.24	4,962.00	416	304	156,009.62	149,440.13	6	569.49	22,550.13	4		22,550.13	4		15,457.72	924.80	2,386.40							
Dime Savings Bank, Waterbury,	10,558	1,566,243.18	596	778,305.57	196	639,349.20	1	10,584.40	10,851	2,969,482.35	10,584.40	2,240	1,560	950,840.67	727,055.98	223	184.69	152,116.77	4		105,429.13	9,956.08	7,053.45	400.00	63,593.24						
Essex Savings Bank,	1,681	286,635.68	116	157,349.37	49	178,667.95	1,846	622,853.00	7,932.99	144	149	90,650.96	86,819.67	4	331.29	35,698.55	4		35,698.55	4		24,371.26	1,206.14	3,572.22							
Fairfield County Savings Bank, Norwalk,	1,364	305,494.48	148	188,208.84	67	218,202.65	1,579	711,905.97	8,974.68	262	178	104,407.07	141,726.86	52	680.21	34,348.12	2 and 2		34,348.12	2 and 2		25,407.67	1,458.76	4,907.87							
Falls Village Savings Bank,	1,322	275,546.84	117	168,891.43	58	181,547.01	1	13,648.50	1,498	627,633.78	13,648.50	186	170	133,974.01	144,732.69			133,974.01	2 and 2		24,947.86	1,333.13	4,494.99								
Farmers and Mechanics Sav. Bank, Middletown,	3,448	754,672.39	465	636,613.02	278	1,001,319.08	1	10,840.06	4,187	2,403,444.55	10,840.06	554	450	494,120.42	385,880.00	108	240.42	127,362.21	2 and 2		91,185.24	4,847.72	9,128.50		34,200.00						
Farmington Savings Bank,	3,094	775,684.67	660	571,022.00	399	1,506,782.00	4,153	3,153,468.67	9,000.00	490	261	598,866.79	367,379.84	231	466.95	169,670.26	2 1/2 and 2		169,670.26	2 1/2 and 2		131,915.75	7,144.30	8,084.44	2,133.60	22,000.00					
Freestone Savings Bank, Portland,	1,139	180,356.09	74	89,227.97	40	139,311.98	1,254	430,424.44	11,528.40	147	117	79,610.91	76,631.01	2	979.90	23,582.27	2 and 2		23,582.27	2 and 2		16,324.78	877.45	2,458.65							
Greenwich Savings Bank,	728	64,430.04	9	33,559.41	7	28,559.41	785	181,859.73	3,578.80	136	143	92,083.80	91,337.14	7	51.66	12,418.83	3 and 4		12,418.83	3 and 4		6,578.27	294.94	2,201.01		337.24					
Groton Savings Bank,	1,562	325,747.45	143	190,184.20	73	245,408.14	1,779	771,572.06	10,282.27	117	90	96,388.21	71,466.64	24	921.57	45,431.74	3 and 2		45,431.74	3 and 2		29,319.94	1,688.36		200.00	26,960.00					
Guilford Savings Bank,	959	132,061.81	81	36,729.98	4	9,497.05	994	178,288.84	2,498.57	197	156	62,155.14	58,512.55	8	642.59	9,860.61	2 and 2		9,860.61	2 and 2		6,430.08	324.43	900.65		6,284.00					
Higganum Savings Bank,	81	7,701.65	3	4,368.63	1	3,896.23	85	2,848.88	3,968.23	2	9	4,016.06	2,848.88	1	169.18	1,008.30	2 1/2 and 2 1/2		1,008.30	2 1/2 and 2 1/2		680.25	1.00	87.35	856.04		No				
Industrial Savings Bank, Bridgeport,	95	3,170.53					95	3,170.53	417.04	10	11	1,926.19	1,722.54	203.65		466.05			466.05			100.01	239.20								
Jewett City Savings Bank,	1,495	295,251.61	160	217,801.74	74	264,418.43	1	10,467.57	1,730	787,939.25	10,467.57	277	248	156,689.97	137,609.37	10,080.60		41,939.35	2 and 2		29,593.07	1,754.54	1,579.95	50,406.59	28,356.59	Yes	50,000.00	15,000.00	22,000.00		
Litchfield Savings Society,	2,183	443,487.72	222	301,690.81	104	380,751.14	2,510	1,138,528.97	12,599.30	167	214	189,770.93	164,367.90	25	403.03	59,143.01	2 1/2 and 2		59,143.01	2 1/2 and 2		49,013.18	2,433.28	2,426.11	450.00	10,571.17					
Mutual Savings Bank, New London,	3,092	678,914.19	385	509,793.32	259	818,278.75	3	80,816.18	3,739	2,032,802.44	10,412.92	505	412	343,173.84	278,562.28	64,611.56		94,450.03	4 and 3		75,482.40	4,738.04	5,639.89		30,628.00						
Mutual Savings Bank, Hartford,	7,492	1,447,025.54	770	1,018,627.63	356	1,172,369.78	8,624	3,638,022.95	9,741.86	1,274	700	1,084,084.20	886,804.68	197	279.52	193,497.78	2 and 2		193,497.78	2 and 2		135,828.06	7,993.68	12,522.31		17,550.00					
Mutual Savings Bank, Winsted,	2,096	440,206.69	259	344,366.66	83	238,932.44	2,438	1,023,507.69	6,954.21	352	226	276,567.74	215,652.00	60	915.74	53,683.07	2 1/2 and 2		53,683.07	2 1/2 and 2		42,240.28	2,283.04	2,620.52							
Mutual and Farmers Sav. Bank, Bridgeport,	4,362	728,028.95	398	523,312.80	126	338,201.95	4,886	499,520.34	5,967.39	1,251	885	509,520.34	387,153.18	112	367.16	82,210.78	2 and 2														

SAVINGS BANKS.	Number of depositors having less than \$1,000	Amount of such deposits.	Depositors having \$1,000 and not over \$2,000.	Amount of such deposits.	Depositors having \$2,000 and not over \$10,000.	Amount of such deposits.	Depositors having over \$10,000.	Amount of such deposits.	Total number of depositors.	Total amount of deposits.	Largest amount due a single depositor.	Number of accounts opened during the year.	Number of accounts closed during the year.	Amount deposited including interest credited.
Berlin Savings Bank, Kensington,	491	\$74,199.16	44	\$60,992.98	26	\$70,488.79			561	\$205,680.93	\$5,206.68	46	35	\$34,536.11
Branford Savings Bank,	334	42,076.51	7	8,797.27	1	2,067.31			342	52,941.09	2,067.31	108	58	34,464.75
Bridgeport Savings Bank,	9,102	2,118,684.37	1,321	1,910,160.00	53	163,740.00			10,476	4,192,584.37	10,000.00	1,461	1,199	909,961.69
Bristol Savings Bank,	4,273	766,599.54	377	507,222.36	141	420,680.12			4,791	1,694,630.02	8,854.55	591	515	449,130.88
Brooklyn Savings Bank,	1,689	397,191.15	221	290,880.76	70	225,459.32			1,980	913,531.23	7,189.40	206	192	142,512.41
Burritt Savings Bank, New Britain,	620	118,640.35	55	68,010.82	10	27,806.73			685	214,457.90	3,677.12	241	137	132,636.70
Canaan Savings Bank,	664	117,111.32	28	36,433.35	6	16,767.55			698	170,812.22	3,465.72	75	83	42,565.88
Chelsea Savings Bank, Norwich,	5,356	1,260,322.05	919	1,245,351.02	660	2,446,089.15	36	\$580,605.95	6,971	5,532,368.17	40,544.46	996	763	1,152,408.28
Chester Savings Bank,	749	122,532.39	41	59,510.78	18	49,127.47			808	231,170.64	5,753.83	62	67	39,197.66
Citizens Savings Bank, Stamford,	3,116	634,664.88	352	476,245.07	209	766,697.41	7	79,552.39	3,684	1,957,159.75	13,051.96	650	605	571,480.17
City Savings Bank, Bridgeport,	7,061	1,672,220.13	1,053	1,481,887.49	154	372,727.70			8,268	3,526,835.32	7,583.93	1,447	1,340	877,224.72
City Savings Bank, Meriden,	3,050	574,541.18	334	440,037.63	163	526,841.15	1	11,570.58	3,548	1,552,990.54	11,570.58	482	389	370,411.19
Colchester Savings Bank,	969	131,382.52	36	50,040.25	12	41,111.15			1,017	222,533.92	8,586.56	75	154	42,286.63
Collinsville Savings Society,	1,429	243,657.27	116	157,457.16	60	208,627.46	1	10,804.45	1,606	620,546.34	10,804.45	207	141	138,736.32
Connecticut Savings Bank, New Haven,	12,249	2,765,130.65	1,520	2,064,064.11	384	1,071,766.24	1	10,337.39	14,154	5,911,298.39	10,337.39	3,088	2,633	2,298,951.70
Deep River Savings Bank,	1,929	390,443.89	212	283,716.15	147	546,773.06			2,288	1,220,933.10	10,000.00	173	131	171,687.84
Derby Savings Bank, Birmingham,	5,398	1,030,359.72	602	812,477.26	239	683,568.71			6,239	2,526,405.69	9,619.94	1,763	1,513	597,273.56
Dime Savings Bank, Cromwell,	603	59,678.77	26	37,129.37	11	43,554.82			640	140,362.96	9,504.33	49	43	47,235.08
Dime Savings Bank, Hartford,	6,582	488,664.16	229	284,286.78	54	161,363.99			6,865	934,264.93	6,707.16	1,118	780	358,941.36
Dime Savings Bank, Norwich,	5,942	671,588.99	333	436,828.39	170	671,878.48	7	151,808.58	6,452	1,932,104.44	39,643.58	797	705	465,961.92
Dime Savings Bank, Wallingford,	1,951	265,475.81	91	113,901.56	14	36,977.87			2,056	416,355.24	4,962.00	416	304	156,009.62
Dime Savings Bank, Waterbury,	10,058	1,566,243.18	596	773,305.57	196	639,349.20	1	10,584.40	10,851	2,989,482.35	10,584.40	2,240	1,560	950,840.67
Essex Savings Bank,	1,681	286,635.68	116	157,349.37	49	178,867.95			1,846	622,853.00	7,932.99	144	149	90,650.96
Fairfield County Savings Bank, Norwalk,	1,364	305,494.48	148	188,208.84	67	218,202.65			1,579	711,095.97	8,974.68	262	178	194,407.07
Falls Village Savings Bank,	1,322	275,546.84	117	156,891.43	58	181,547.01	1	13,648.50	1,498	627,633.78	13,648.50	186	170	133,974.01
Farmers and Mechanics Sav. Bank, Middletown,	3,448	754,672.39	465	636,613.02	278	1,001,319.08	1	10,840.06	4,187	2,403,444.55	10,840.06	554	450	494,120.42
Farmington Savings Bank,	3,094	775,664.67	660	871,022.00	399	1,506,782.00			4,153	3,153,468.67	9,000.00	490	261	598,866.79
Freestone Savings Bank, Portland,	1,139	180,356.09	74	99,227.97	40	139,311.98	1	11,528.40	1,254	430,424.44	11,528.40	147	117	79,610.91
Greenwich Savings Bank,	728	93,430.04	48	64,990.28	9	23,539.41			785	181,959.73	3,578.80	136	143	92,088.80
Groton Savings Bank,	1,562	325,747.45	143	190,184.20	73	245,408.14	1	10,282.27	1,779	771,572.06	10,282.27	117	90	96,388.21
Guilford Savings Bank,	959	132,061.81	31	36,729.98	4	9,497.05			994	178,288.84	2,498.57	197	156	62,155.14
Higganum Savings Bank,	81	7,701.65	3	4,363.63	1	3,896.23			85	15,961.51	3,896.23	2	9	4,016.06
Industrial Savings Bank, Bridgeport,	95	3,170.53							95	3,170.53	417.04	10	11	1,926.19
Jewett City Savings Bank,	1,495	295,251.51	160	217,801.74	74	264,418.43	1	10,467.57	1,730	787,939.25	10,467.57	277	248	156,689.97
Litchfield Savings Society,	2,183	443,487.72	222	301,690.81	104	380,751.14	1	12,599.30	2,510	1,138,528.97	12,599.30	167	214	189,770.93
Mariners Savings Bank, New London,	3,092	678,914.19	385	509,798.32	259	813,278.75	3	80,816.18	3,739	2,032,802.44	10,412.92	505	412	343,173.84
Mechanics Savings Bank, Hartford,	7,492	1,447,025.54	776	1,018,627.63	356	1,172,369.78			8,624	3,638,022.95	9,741.86	1,274	700	1,084,084.20
Mechanics Savings Bank, Winsted,	2,096	440,206.59	259	344,368.66	83	238,932.44			2,438	1,023,507.69	6,954.21	352	226	276,567.74
Mechanics and Farmers Sav. Bank, Bridgeport,	4,362	728,028.95	398	523,312.80	126	338,201.95			4,886	1,589,543.70	5,967.39	1,251	885	499,520.34
Meriden Savings Bank,	6,896	1,135,218.94	534	704,598.90	309	976,401.06	1	10,596.42	7,740	2,826,815.32	10,596.42	1,019	905	620,752.13
Middletown Savings Bank,	8,159	1,896,187.08	1,036	1,412,602.00	760	2,983,481.00	7	71,346.00	9,962	6,363,616.08	10,609.00	936	808	950,417.50
Milford Savings Bank,	930	145,868.96	72	95,681.61	12	31,031.21			1,014	272,581.78	3,609.79	120	100	83,247.30
Moodus Savings Bank,	921	140,321.70	60	80,568.71	25	85,885.38	1	12,107.52	1,007	318,883.31	12,107.52	84	84	53,518.36
National Savings Bank, New Haven,	2,558	627,525.52	426	516,028.67	147	451,785.25	1	10,858.15	3,132	1,606,197.59	10,858.15	701	576	664,655.65
Naugatuck Savings Bank,	2,329	401,504.11	141	183,022.11	61	135,697.08			2,521	720,228.30	4,721.67	557	412	259,892.22
New Canaan Savings Bank,	453	57,917.93	18	23,461.32	1	2,486.70			472	83,865.95	2,486.70	57	46	17,373.00
New Haven Savings Bank,	23,601	4,603,164.39	2,126	2,827,579.00	557	1,832,276.00			26,284	8,813,019.39	9,789.00	4,140	3,604	2,514,402.67
New Milford Savings Bank,	3,024	627,671.05	275	355,157.48	28	83,841.19			3,327	1,066,669.72	9,938.19	429	372	232,865.90
Newtown Savings Bank,	1,206	255,112.91	119	162,772.94	59	207,345.34			1,384	625,231.19	9,100.00	126	101	108,316.17
Norfolk Savings Bank,	570	89,546.25	34	43,869.05	9	21,418.02			613	154,333.32	2,627.76	87	251	39,657.65
Norwalk Savings Society,	4,994	929,623.81	502	671,205.96	224	723,383.02	10	136,981.73	5,730	2,461,194.02	20,095.72	503	522	509,073.89
Norwich Savings Society,	9,450	2,477,427.14	1,803	2,418,038.00	1,327	4,932,726.00	90	1,361,703.00	12,670	11,189,894.14	41,134.55	2,007	1,398	2,193,559.56
Peoples Savings Bank, Bridgeport,	5,250	1,273,549.32	968	1,411,636.31	39	84,014.45			6,257	2,769,200.08	3,944.83	1,258	1,181	910,916.06
Peoples Savings Bank, Middletown,		552.11								552.11				
Peoples Savings Bank, Pawcatuck,	878	61,072.12	22	28,168.67	6	32,674.42			406	121,915.21	9,424.59	56	33	29,070.02
Peoples Savings Bank, Rockville,	1,035	205,035.58	80	114,181.00	47	144,993.00			1,162	464,209.58	7,251.00	107	128	82,804.52
Putnam Savings Bank,	3,848	758,637.22	389	508,232.68	134	424,426.69	1	10,007.98	4,372	1,701,304.57	10,007.98	571	463	410,250.53
Ridgefield Savings Bank,	1,102	144,207.28	42	59,697.80	29	87,491.13	1	10,936.96	1,174	302,333.17	10,936.96	122	88	125,357.74
Salisbury Savings Society, Lakeville,	1,825	358,249.54	140	164,050.75	43	145,485.66	1	10,134.04	2,009	677,919.99	10,134.04	310	259	161,744.38
Savings Bank of Ansonia,	3,864	604,429.50	269	855,269.60	77	238,634.92			4,210	1,198,334.02	7,573.86	677	577	383,604.82
Savings Bank of Danbury,	5,883	1,211,997.40	544	731,258.20	271	890,911.00			6,698	2,834,166.60	10,000.00	961	836	785,368.25
Savings Bank of New Britain,	7,343	1,138,552.51	555	726,582.29	254	846,618.03	2	20,929.53	8,154	2,732,682.36	10,496.01	1,540	1,195	806,857.78
Savings Bank of New London,	6,530	1,738,913.80	946	1,121,759.08	515	1,819,010.89	1	10,000.06	7,992	4,689,683.83	10,000.06	1,299	1,027	899,870.34
Savings Bank of Rockville,	3,685	719,513.27	265	358,963.07	134	357,224.73	1	12,216.46	4,075	1,447,917.53	12,216.46	454	506	311,081.89
Savings Bank of Stafford Springs,	1,312	227,688.55	74	94,953.53	24	64,048.95			1,410	386,691.03	4,774.63	118	243	102,847.88
Savings Bank of Tolland,	458	68,392.54	39	55,386.78	13	33,622.64			510	157,401.96	3,368.67	90	108	161,186.08
Shelton Savings Bank,	250	40,242.90	16	20,968.88	2	4,438.36			268	65,650.14	2,369.91	68	22	35,096.00
Society for Savings, Hartford,	35,781	6,393,812.93	2,987	4,067,465.20	1,759	6,286,574.09			40,527	16,747,852.22	10,000.00	5,397	4,012	3,042,881.54
Southington Savings Bank,	1,860	331,009.94	183	247,638.92	117	416,719.97			2,160	995,368.83	9,642.09	218	215	179,049.48
South Norwalk Savings Bank,	3,496	450,933.98	182	242,162.34	49	118,151.36			3,727	811,247.68	3,604.37	444	382	252,969.00
Southport Savings Bank,	1,014	227,820.44	151	211,104.78	65	215,331.24			1,230	654,256.46	9,980.00	144	147	110,416.55
Stafford Savings Bank, Stafford Springs,	1,404	271,469.29	82	113,167.97	43	130,738.24			1,529	515,375.50	6,810.29	186	156	96,799.28
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Amount withdrawn during the year.	Increase since Oct. 1, 1895.	Decrease since Oct. 1, 1895.	Income received during the year.	Rate per cent. of dividend.	Dividends declared during the year.	State tax.	Expenses, including salaries.	Collateral and personal loans past due.	Amount of paper and loans charged off.	Assets yielding no income.	Loans on real estate—are they all first mortgages?	Largest amount loaned on mortgage to any one individual, firm, company, or corporation.	Largest amount of personal loan to any one individual, firm, company, or corporation.	Largest amount of collateral loan to any one individual, firm, company, or corporation.
6.11	\$27,784.63	\$6,751.48	\$11,468.39	2 and 2½ p. c.	\$8,997.21	\$377.87	\$793.26				Yes	\$15,000.00	\$1,400.00	
4.75	25,279.23	9,185.52	2,811.62	4	1,664.90	4.18	305.45					3,600.00	2,000.00	
1.69	658,038.20	251,923.49	211,814.78	2½ and 2	175,558.25	9,790.62	9,514.33			\$9,324.05		88,980.00		\$90,000.00
0.88	416,719.91	32,410.97	92,309.01	2 and 2½	72,415.69	4,009.52	5,352.15		\$2,098.50			25,000.00	30,000.00	22,750.00
2.41	125,365.78	17,146.63	44,802.29	4	35,206.21	2,040.74	2,618.06	\$6,800.00		6,800.00		25,000.00		6,250.00
6.70	81,136.12	51,400.58	9,881.40	2 and 2½	7,923.46	310.40	589.72					15,000.00	500.00	7,000.00
5.88	53,984.11		8,054.05	4	7,019.21	241.68	495.35			6,827.00		3,420.00	1,800.00	1,400.00
8.28	947,042.09	205,366.19	292,706.41	2 and 2	212,317.11	12,959.45	12,659.47		5,000.00	15,460.00		84,000.00	100,000.00	100,000.00
7.66	31,590.41	7,607.25	13,528.44	2½ and 2	9,345.95	418.84	1,167.39			5,000.00		2,400.00	500.00	1,000.00
0.17	489,784.58	81,695.59	102,081.27	4	73,572.33	4,719.74	7,453.37					40,000.00	7,000.00	39,500.00
4.72	768,469.29	108,755.43	189,717.95	2 and 2	133,477.95	8,432.56	10,552.03					65,000.00	20,000.00	20,000.00
1.19	285,441.75	84,969.44	73,947.88	4	58,319.21	3,600.45	4,267.08					23,350.00	10,000.00	50,000.00
5.63	85,854.31		13,302.54	4 and 3	8,705.37	469.24	2,141.28	10,000.00		10,000.00		5,000.00	600.00	10,000.00
3.32	112,047.89	26,688.43	36,587.62	2 and 2½	26,770.52	1,376.78	1,749.49			884.89		16,000.00	5,000.00	14,000.00
1.70	2,028,748.10	270,203.60	333,383.12	2 and 2	215,648.15	14,099.54	14,725.25			4,000.00		55,000.00	10,000.00	25,000.00
7.84	136,005.26	35,682.58	68,881.39	2 and 2	47,014.46	2,868.30	5,807.84			7,210.00		12,000.00		20,000.00
3.56	442,686.79	154,586.77	124,873.01	4	94,049.79	5,943.62	7,815.13	21,500.00	10,000.00			64,300.00	30,000.00	40,000.00
5.08	37,440.62	9,794.46	7,522.91	4	5,119.37	201.85	630.05					4,900.00	500.00	200.00
1.96	295,709.57	63,232.39	48,148.92	2 and 2	32,895.72	2,062.02	9,380.81					26,600.00		13,000.00
1.32	389,247.81	76,713.51	102,753.04	2 and 2	72,829.35	4,370.03	7,537.78		3,449.74	2,901.66		50,000.00	40,000.00	22,500.00
9.62	149,440.13	6,569.49	22,550.13	4	15,457.72	924.80	2,386.40					25,000.00	6,825.00	1,300.00
9.67	727,655.98	223,184.69	152,116.77	4	105,429.13	6,956.08	7,053.45		400.00	63,593.24		115,000.00	50,000.00	45,000.00
9.96	86,319.67	4,331.29	35,698.55	4	24,371.26	1,286.14	3,572.22	3,650.00		7,000.00		5,000.00	2,000.00	1,700.00
1.07	141,726.86	52,680.21	34,348.12	2 and 2	25,407.67	1,458.76	4,907.87			13,525.00		12,500.00	5,000.00	12,500.00
1.01	144,723.69	10,749.68	34,362.44	2 and 2	24,947.86	1,333.13	4,494.99			9,077.00		6,000.00	13,000.00	10,000.00
9.42	385,880.00	108,240.42	127,362.21	2 and 2	91,185.24	4,847.72	9,128.50			34,200.00		30,000.00	10,000.00	11,000.00
7.91	367,379.84	231,486.95	169,670.26	2½ and 2	131,915.75	7,144.30	8,084.44		2,133.60	22,000.00		40,000.00	8,000.00	43,000.00
9.79	76,631.01	2,979.90	23,582.27	2 and 2	16,524.78	877.45	2,458.65			8,500.00		10,000.00	1,600.00	5,000.00
1.80	91,337.14	751.66	12,418.83	3 and 4	6,578.27	294.94	2,201.01			337.24		16,100.00	1,250.00	7,000.00
9.21	71,466.64	24,921.57	45,431.74	2 and 2	29,319.94	1,688.36	1,766.33		200.00	26,960.00		27,000.00		
9.14	58,512.55	8,642.59	9,860.61	2 and 2	6,430.08	324.43	909.65			6,294.00		4,000.00	3,900.00	3,270.00
1.06	2,846.88	1,169.18	1,008.30	2½ and 2½	680.28	1.00	87.35		856.04		No	853.16		2,216.70
1.19	1,722.54	203.65	466.05	4	100.01		259.20							
9.97	137,609.37	19,080.60	41,939.35	2 and 2	29,563.07	1,754.54	1,579.95	50,406.59		28,356.59	Yes	50,000.00	15,000.00	22,000.00
9.93	164,367.90	25,403.03	59,143.01	2½ and 2	49,013.18	2,433.28	2,426.11	450.00		10,571.17		8,000.00	21,000.00	29,000.00
9.84	278,562.28	64,611.56	94,450.03	4 and 3	75,482.40	4,738.04	5,639.89			30,628.00		29,000.00	16,500.00	35,000.00
9.20	886,804.68	197,279.52	193,497.78	2 and 2	135,823.06	7,993.68	12,522.21			17,550.00		45,000.00		50,000.00
9.74	215,652.00	60,915.74	53,683.07	2½ and 2	42,240.28	2,283.04	2,620.52					30,000.00	32,500.00	10,000.00
9.34	387,153.18	112,367.16	82,210.78	2 and 2	58,746.83	3,646.96	6,204.99		25.00			20,000.00		13,000.00
9.13	513,943.44	106,808.69	158,177.79	4	107,472.39	6,625.36	11,119.97					29,000.00	40,000.00	30,000.00
9.50	752,658.52	197,758.98	340,603.50	4 and 3	243,942.92	15,021.65	13,237.27			5,250.00		50,000.00	900.00	34,000.00
9.30	78,310.90	4,936.40	14,256.07	2 and 2	10,066.59	545.70	1,293.04			7,000.00		7,000.00	900.00	2,000.00
9.36	42,726.60	10,791.76	15,513.28	2 and 2	12,151.09	600.76	1,123.81			6,400.00		12,000.00	10,000.00	2,500.00
9.65	524,046.34	140,609.31	84,715.78	4	56,143.98	3,538.41	5,594.09			19,500.00		19,500.00	25,000.00	10,000.00
9.22	213,961.77	45,930.45	39,440.60	2 and 2	26,667.32	1,637.58	2,610.11			382.12		14,200.00	12,000.00	8,000.00
9.00	11,125.58	6,247.42	4,719.30	4	3,084.75	12.71	613.00					3,000.00	2,500.00	2,000.00
9.67	2,114,982.70	399,419.97	459,701.51	4 and 3	320,043.39	20,581.22	21,500.17	8,000.00		8,000.00		125,000.00	60,000.00	50,000.00
9.90	182,080.77	40,835.13	57,651.25	2 and 1½	39,667.20	2,436.62	4,061.71		1,000.00			22,000.00	10,000.00	14,825.38
9.17	80,828.06	27,488.11	32,579.04	4	23,573.19	1,369.64	2,099.68	500.00		10,000.00		13,000.00	4,000.00	10,000.00
9.65	85,661.32	46,003.67	11,056.32	2 and 2	6,093.87	255.17	1,000.36					5,000.00	9,000.00	2,400.00
9.89	464,459.36	44,614.53	122,386.65	2 and 2	94,704.78	5,653.78	9,282.13	200.00	633.59	16,976.68		25,000.00	10,000.00	150,000.00
9.56	1,607,629.59	586,059.97	600,122.40	2 and 2	424,661.44	26,444.18	24,601.95	50,450.00	4,655.00	49,855.84		195,750.00	200,000.00	184,200.00
9.06	810,871.79	100,044.27	149,938.95	2 and 2	105,454.39	6,593.83	8,767.30					62,000.00		10,000.00
9.02	25,269.57	3,800.45	5,824.67	4 and 4	4,681.26	167.88	318.50			1,570.00	Yes	12,000.00	1,000.00	2,000.00
9.52	91,366.50	8,561.98	25,080.06	4	18,373.70	1,046.12	2,133.10		4,500.00			30,000.00	1,000.00	350.00
9.53	343,226.42	67,024.11	78,927.31	2 and 2	62,829.40	3,848.62	3,888.00			6,250.00		19,000.00		3,000.00
9.74	119,561.13	5,796.61	16,131.51	2 and 2	11,458.68	616.86	1,206.00	658.00		7,483.85		15,000.00	2,000.00	3,000.00
9.38	160,637.62	1,106.76	32,684.54	4	26,167.69	1,423.28	2,553.38		1,210.00	17,500.00		7,500.00	20,000.00	60,000.00
9.82	312,787.21	70,817.61	59,536.93	2 and 2	44,912.13	2,766.57	6,253.55		110.48	13,500.00		30,000.00	3,500.00	12,000.00
9.25	652,899.59	132,468.66	62,026.39	2 and 2	106,711.16	6,455.89	6,429.78		1,000.00	3,000.00	No	59,900.00	20,000.00	6,000.00
9.78	639,111.07	167,746.71	153,187.87	2 and 2	101,663.53	6,422.04	6,973.52			10,000.00	Yes	65,000.00	20,000.00	26,500.00
9.34	659,842.85	240,527.49	291,520.60	2 and 2	174,835.79	10,794.88	8,918.03			42,880.00		95,000.00		28,000.00
9.89	313,508.31	2,426.42	78,122.15	4	55,840.71	3,466.98	4,246.38			18,400.00		70,000.00	10,000.00	25,000.00
9.88	149,103.04	46,255.16	20,993.16	1½ and 2	14,001.04	859.00	1,811.32	10,788.00	1,000.00	14,548.00		28,200.00	6,500.00	10,000.00
9.08	174,545.55	13,359.47	8,843.91	2 and 2	5,880.26	275.99	1,477.82	1,400.00	535.58	2,000.00		4,000.00	5,000.00	4,100.00
9.00	14,879.86	20,216.14	2,575.66	4½	2,231.57	1.88	283.88					3,500.00	2,500.00	2,566.67
9.54	2,374,463.92	668,417.62	848,719.45	2 and 2	629,428.02	38,200.68	31,299.92			71,486.63		40,000.00	10,000.00	91,500.00
9.48	145,962.35	33,087.13	53,816.04	2 and 2½	43,316.48	2,249.40	3,214.68			1,500.00		32,500.00	15,000.00	10,000.00
9.00	228,623.91	24,345.09	45,854.73	2 and 2	30,109.27	1,857.66	2,598.49	21,942.00		21,805.00		26,500.00	6,000.00	21,500.00
9.55	93,218.17	17,198.38	38,531.15	4	24,970.56	1,471.48	3,842.00		4,000.00	5,850.00		20,000.00	5,000.00	15,647.92
9.28	79,318.85	17,430.48	28,222.15	2 and 2	19,761.64	1,136.80	2,518.78			9,768.30		20,000.00	2,500.00	10,374.25
9.90	604,522.60	112,191.30	154,341.34	4	102,336.12	6,533.01	10,67							



REPORTS OF SAVINGS BANKS.

October 1, 1896.

BERLIN SAVINGS BANK, KENSINGTON.

WILLIS H. UPSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$164,155.00	Whole Amount of Deposits, . . .	\$205,680.93
Loans on Personal Sec'y only, . . .	7,485.00	Surplus Account, . . .	20,000.00
Town Orders, . . .	21,000.00	Interest Account, . . .	5,082.32
Bank Stocks in Connecticut, . . .	24,846.00	Profit and Loss Account, . . .	2,723.22
Bank Stocks in other States, . . .	3,600.00		
Real Estate by Foreclosure and Purchase, . . .	400.00		
Banking House Safe, . . .	600.00		
Expense Account, . . .	428.79		
Cash in banks, . . .	10,471.96		
Cash in vault, . . .	499.72		
Total Assets, . . .	\$233,486.47	Total Liabilities, . . .	\$233,486.47

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
35 shares	City Bank, Hartford, \$	3,500.00	3,500.00	3,500.00
8 "	Farmers and Mechanics Nat'l, "	800.00	800.00	880.00
10 "	First National, "	1,000.00	1,000.00	1,090.00
1 "	American " "	50.00	50.00	67.00
24 "	Phoenix " "	2,400.00	2,400.00	2,856.00
7 "	National Exchange, "	350.00	350.00	420.00
33 "	Conn. River Banking Co., "	990.00	1,485.00	1,320.00
14 "	Conn. Trust & Safe Dep't Co., "	1,400.00	1,386.00	2,310.00
10 "	Hartford Trust Co., "	1,000.00	1,000.00	1,450.00
3 "	Middlesex County Nat., Middletown, "	300.00	300.00	315.00
13 "	Middletown National, "	975.00	975.00	1,300.00
17 "	Southington " Southington,	1,700.00	1,700.00	1,785.00
30 "	Nat. B'k of Commerce, New London,	3,000.00	3,000.00	3,750.00
25 "	Thames National, Norwich,	2,500.00	2,500.00	3,625.00
12 "	First " Meriden,	1,200.00	1,200.00	1,500.00
30 "	Home " "	3,000.00	3,200.00	3,750.00
12 "	Merchants Ex. Nat'l, New York,	600.00	600.00	690.00
10 "	American National, "	1,000.00	1,000.00	1,250.00
20 "	Fourth " "	2,000.00	2,000.00	3,380.00
Totals, \$		27,765.00	28,446.00	35,238.00

BERLIN SAVINGS BANK, KENSINGTON.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	491; total amount,	\$74,199.16
2	Number of depositors having \$1,000 and not over \$2,000,	44; total amount,	60,992.98
3	Number of depositors having over \$2,000 and not over \$10,000,	26; total amount,	70,488.79
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	561; total deposits,	\$205,680.93
6	Largest amount due a single depositor,		5,206.68
7	Number of accounts opened during the past year, 46; number closed, 35; increase, 11.		
8	Amount deposited, including interest credited, during the past year,		34,536.11
9	Amount withdrawn during the past year,		27,784.63
10	Amount of increase,		6,751.48
11	Amount of income received the past year,		11,468.39
12	Dividends: Rate the past year, 2 and 2½ per cent.; amount, \$4,036.70 and \$4,960.51; when paid, January 1, 1896, and July 1, 1896,		8,997.21
13	State tax the past year,		377.87
14	Expenses the past year, including salaries,		793.26
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate— are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,400.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, 6 per cent. or more.		
23	What is the per cent. per annum of income on all other real estate owned,		6 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Wednesday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Wednesday in July.	

OFFICERS.— President, William Bulkeley; Treasurer, Willis H. Upson; Directors or Trustees, William Bulkeley, Edward Alling, Henry E. Savage, Theron Upson, Charles H. Risley, Frank L. Wilcox, W. H. Upson.

BRANFORD SAVINGS BANK.

WALTER FOOTE, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$43,308.00	Whole Amount of Deposits, . \$52,941.09
Loans on Personal Sec'y only, . . . 525.00	Surplus Account, 2,344.62
Town Notes, 2,000.00	Interest Account, 771.12
Railroad Bonds, 4,391.53	
Tax Account, 2.09	
Expense Account, 42.20	
Cash in banks, 5,287.96	
Cash in vault, 500.05	
Total Assets, \$56,056.83	Total Liabilities, \$56,056.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES, \$	2,000.00	2,000.00	2,000.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, .	4,000.00	4,391.53	4,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	334; total amount,	\$42,076.51
2	Number of depositors having \$1,000 and not over \$2,000,	7; total amount,	8,797.27
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,067.31
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	342; total deposits,	\$52,941.09
6	Largest amount due a single depositor,		2,067.31
7	Number of accounts opened during the past year, 108; number closed, 58; increase, 50.		
8	Amount deposited, including interest credited, during the past year,		34,464.75
9	Amount withdrawn during the past year,		25,279.23
10	Amount of increase,		9,185.52
11	Amount of income received the past year,		2,811.62

BRANFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

12	Dividends: Rate the past year, 4 per cent. ; amount, \$757.16 and \$907.74; when paid, January 1, 1896, and July 1, 1896, . . .	\$1,664.90
13	State tax the past year,	4.18
14	Expenses the past year, including salaries,	305.45
15	What amount of collateral and personal loans is past due, . . .	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	3,600.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	None.
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and other officers,	July.

OFFICERS. — President, John Hutchinson; Treasurer, Walter Foote; Directors or Trustees, T. F. Hammer, L. J. Nichols, S. S. Cook, A. E. Hammer, Henry H. Fowler, George Linsley, M. K. Northam, Daniel O'Brien, S. V. Osborn, H. G. Harrison.

BRIDGEPORT SAVINGS BANK.

ALEXANDER HAWLEY, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$2,107,166.75	Whole Am't of Deposits, \$	\$4,192,584.37
Loans on Collateral Security, . . .	213,500.00	Surplus Account, . . .	150,000.00
United States Bonds, . . .	216,000.00	Interest Account, . . .	86,370.46
Town, City, and Corp. B'ds, . . .	870,500.00	Profit and Loss Account, . . .	8,198.37
Town, City, and Bor. Notes, . . .	8,000.00	Rent Account, . . .	258.90
Railroad Bonds, . . .	705,000.00	Suspense Account, . . .	37.00
Bank Stocks in Connecticut, . . .	72,050.00		
Bank Stocks in other States, . . .	29,020.00		
Real Estate by Foreclosure, . . .	16,228.79		
Banking House, . . .	45,000.00		
Tax, State, . . .	4,895.31		
Expense Account, . . .	3,139.14		
Cash in banks, . . .	136,705.95		
Cash in vault, . . .	10,243.16		
Total Assets, . . .	\$4,437,449.10	Total Liabilities, . . .	\$4,437,449.10

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
4s of 1925, Registered,	\$ 200,000.00	216,000.00	234,000.00
TOWN, CITY, AND BOROUGH NOTES.			
Town of Stratford,	\$ 2,000.00	2,000.00	2,000.00
“ Fairfield,	6,000.00	6,000.00	6,000.00
Totals,	\$ 8,000.00	8,000.00	8,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, Town, 4½s, 1900-1910, \$	39,000.00	39,000.00	40,560.00
“ “ 4s, 1903-1918,	100,000.00	100,000.00	100,000.00
Fairfield, “ 4s, 1897-1905,	27,000.00	27,000.00	27,000.00
“ “ 4s, 1908-1921,	33,000.00	33,000.00	33,000.00
New Haven “ “ Q. B.,” 4s, 1902,	25,000.00	25,000.00	25,000.00
Bennington, Vt., Town, 4s, 1897-1900,	34,000.00	34,000.00	34,000.00
Fair Haven, “ “ 4s, 1896-1905,	29,000.00	29,000.00	29,000.00
Ansonia, “ 4s, 1912,	15,000.00	15,000.00	15,000.00
Stamford, “ 4s, 1910,	94,000.00	94,000.00	94,000.00
Wallingford, Borough, 4s, 1902-1912,	25,000.00	25,000.00	25,000.00
Danbury “ 4½s, 1896-1910,	60,000.00	60,000.00	61,200.00

BRIDGEPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
Bridgeport, City,	5s,	1908,	\$	60,000.00	60,000.00	63,600.00
“ “	4s,	1919,		150,000.00	150,000.00	150,000.00
South Norwalk, City,	4s,	1900–1910,		12,500.00	12,500.00	12,500.00
Boston, “	4s,	1921,		10,000.00	10,000.00	10,000.00
Detroit, “	4s,	1921,		10,000.00	10,000.00	10,000.00
Denver, “	5s,	1901–1906,		10,000.00	10,000.00	10,200.00
St. Paul, “	4s,	1919,		20,000.00	20,000.00	20,000.00
Minneapolis, “	4s,	1920,		20,000.00	20,000.00	20,000.00
St. Louis, “	5s,	1900,		15,000.00	15,000.00	15,450.00
Columbus, “	4s,	1908,		10,000.00	10,000.00	10,000.00
“ “	4s,	1898,		20,000.00	20,000.00	20,000.00
Cleveland, “	4½s,	1898,		7,000.00	7,000.00	7,000.00
Louisville, “	4s,	1930,		15,000.00	15,000.00	15,000.00
Chicago, “	4s,	1921,		15,000.00	15,000.00	15,000.00
Milwaukee, “	5s,	1903–1907,		15,000.00	15,000.00	15,600.00
Totals,			\$	870,500.00	870,500.00	878,110.00
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,	\$	100,000.00	100,000.00	117,000.00
New York & Harlem,	7s,	1900,		50,000.00	50,000.00	56,000.00
Chicago, Rock Island & Pacific,	6s,	1917,		80,000.00	80,000.00	96,000.00
Illinois Central (Springfield Div.),	6s,	1898,		40,000.00	40,000.00	41,200.00
Chicago, Burlington & Quincy,	7s,	1903,		40,000.00	43,000.00	46,000.00
Chicago, Milwaukee & St. Paul:—						
Prairie Du Chien Division,	8s,	1898,		20,000.00	20,000.00	21,000.00
Dubuque “	6s,	1920,		15,000.00	15,000.00	17,250.00
La Crosse & Dav. “	5s,	1919,		10,000.00	10,000.00	10,500.00
Chicago & Northwestern:—						
Milwaukee & Madison Division,	6s,	1905,		27,000.00	27,000.00	30,240.00
Chicago & Tomah “	6s,	1905,		30,000.00	30,000.00	33,000.00
Chicago & Milwaukee “	7s,	1898,		20,000.00	20,000.00	20,800.00
Utica & Black River,	4s,	1922,		20,000.00	20,000.00	20,400.00
Syracuse, Binghamton & N. Y.,	7s,	1906,		25,000.00	25,000.00	31,250.00
United New Jersey & Canal Co.,	6s,	1901,		50,000.00	50,000.00	54,500.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	30,000.00	30,000.00
Mil., Lake Shore & Western,	6s,	1925,		20,000.00	20,000.00	24,600.00
New York & Long Branch,	5s,	1931,		30,000.00	30,000.00	33,000.00
Michigan Central,	5s,	1931,		50,000.00	55,000.00	55,000.00
New York, Lackawanna & Western,	6s,	1921,		30,000.00	30,000.00	38,100.00
Albany & Susquehanna,	7s,	1906,		10,000.00	10,000.00	12,500.00
Totals,			\$	697,000.00	705,000.00	788,340.00

BRIDGEPORT SAVINGS BANK. — CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
30	shares	Ætna	National,	Hartford,	\$ 3,000.00	3,000.00	4,050.00
149	"	Bridgeport	"	Bridgeport,	7,450.00	7,450.00	14,155.00
200	"	Connecticut	"	"	20,000.00	20,000.00	30,000.00
66	"	City	"	"	6,600.00	6,600.00	9,900.00
150	"	First	"	"	15,000.00	15,000.00	27,000.00
200	"	Pequonnock	"	"	20,000.00	20,000.00	30,000.00
40	"	American Ex.	"	New York,	4,000.00	4,000.00	6,600.00
12	"	Bk. of the State of N. Y.,	"	"	1,200.00	1,200.00	1,284.00
140	"	Chatham	National,	"	3,500.00	3,500.00	10,500.00
15	"	Continental	"	"	1,500.00	1,500.00	1,950.00
26	"	Gallatin	"	"	1,300.00	1,300.00	3,900.00
20	"	Hanover	"	"	2,000.00	2,000.00	6,200.00
30	"	Importer & Traders Nat.,	"	"	3,000.00	3,000.00	15,600.00
66	"	Merchants	National,	"	3,300.00	3,300.00	4,290.00
51	"	Phoenix	"	"	1,020.00	1,020.00	1,020.00
20	"	National Park,	"	"	2,000.00	2,000.00	5,000.00
50	"	"	B'k of Commerce,	"	5,000.00	5,000.00	10,000.00
12	"	"	Shoe & Leather,	"	1,200.00	1,200.00	1,080.00
Totals,					\$ 101,070.00	101,070.00	182,529.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,102; total amount,	\$2,118,684.37
2	Number of depositors having \$1,000 and not over \$2,000,	1,321; total amount,	1,910,160.00
3	Number of depositors having over \$2,000 and not over \$10,000,	53; total amount,	163,740.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	10,476; total deposits,	\$4,192,584.37
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 1,461; number closed, 1,199; increase, 262.		
8	Amount deposited, including interest credited, during the past year,		909,961.69
9	Amount withdrawn during the past year,		658,038.20
10	Amount of increase,		251,923.49
11	Amount of income received the past year,		211,814.78
12	Dividends: Rate the past year, 2½ per cent. and 2 per cent.; amounts, \$95,783.20 and \$79,775.05; when paid, January 1, 1896, and July 1, 1896,		175,558.25
13	State tax the past year,		9,790.62
14	Expenses the past year, including salaries,		9,514.33
15	What amount of collateral and personal loans is past due,		None.

BRIDGEPORT SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	\$9,324.05
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	88,980.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	90,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, . . . . .	.0025 per cent.
23	What is the per cent. per annum of income on all other real estate owned?	Net .035 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	June.
25	Date of annual meeting to elect president, treasurer, and other officers,	June.

OFFICERS. — President, Samuel C. Trubee; Treasurer, Alexander Hawley; Vice-Presidents, Thomas B. DeForest, Edward Sterling; Trustees, Ezekiel Birdsey, Wm. R. Higby, Curtis Thompson, Frederick B. Hawley, F. W. Benham, Alex. Hawley, L. W. Eaton, Frederick Trubee, Geo. C. Edwards, Chas. W. Hawley.

BRISTOL SAVINGS BANK.

MILES LEWIS PECK, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$948,496.00	Whole Amt. of Deposits,	\$1,694,630.02
Loans on Collateral Security,	116,315.00	Surplus Account,	60,000.00
Loans on Personal Sec'y only,	91,650.00	Profit and Loss Account,	33,147.47
Town, City, and Corp. B'ds,	245,800.00		
Town, City, and Borough			
Notes and Orders,	20,000.00		
School Dist. Notes and Orders,	9,645.00		
Railroad Bonds,	151,000.00		
Bank Stocks in Connecticut,	145,600.00		
Real estate by Foreclosure,	17,825.00		
Banking house,	8,000.00		
Cash in banks,	30,307.64		
Cash in vault,	3,138.85		
Total Assets,	\$1,787,777.49	Total Liabilities,	\$1,787,777.49

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Plainville, Town,	\$ 5,000.00	5,000.00	5,000.00
West Hartford, "	10,000.00	10,000.00	10,000.00
Bristol, Borough,	5,000.00	5,000.00	5,000.00
Totals,	\$ 20,000.00	20,000.00	20,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Bristol, First School District,	\$ 7,000.00	7,000.00	7,000.00
" Second "	1,600.00	1,600.00	1,600.00
" Fifth "	1,000.00	1,000.00	1,000.00
" Eighth "	45.00	45.00	45.00
Totals,	\$ 9,645.00	9,645.00	9,645.00
TOWN, CITY, AND CORPORATION BONDS.			
Bristol, Town, 4s, 1903,	\$ 12,000.00	12,000.00	12,000.00
Louisville, Kentucky, City, 7s, 1901,	8,000.00	8,000.00	9,000.00
" " " 4s, 1923,	8,500.00	8,500.00	8,500.00
" " " 4s, 1928,	5,000.00	5,000.00	5,000.00
" " " 6s, 1912,	15,000.00	15,000.00	16,500.00
Columbus, Ohio, " 5s, 1901,	15,000.00	15,000.00	15,000.00
Springfield, " 5s, 1917,	10,000.00	10,000.00	10,000.00

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D							
Toledo, Ohio,	City,	5s,	1903,	• • \$	1,000.00	1,000.00	1,000.00
“ “	“	4½s,	1914,	• •	25,000.00	25,000.00	25,000.00
“ “	“	4s,	1922,	• •	15,000.00	15,000.00	15,000.00
St. Paul, Minnesota,	“	4s,	1912,	• •	5,000.00	5,000.00	5,000.00
Duluth, Michigan,	“	6s,	1897-8,	• •	15,000.00	15,000.00	15,000.00
Sioux City, Iowa,	“	4½s,	1917,	• •	15,000.00	15,000.00	15,000.00
“ “	“	6s,	1899,	• •	11,000.00	11,000.00	11,000.00
Dubuque, “	“	6s,	1900-2,	• •	4,700.00	4,700.00	4,700.00
Kansas City, Kansas,	“	6s,	1898-1904,	• •	3,000.00	3,000.00	3,000.00
Wichita, “	“	6s,	1899-1900,	• •	10,000.00	10,000.00	10,000.00
“ “	“	5s,	1910,	• •	15,000.00	15,000.00	15,000.00
Omaha, Nebraska,	“	5s,	1897-1902,	• •	29,000.00	29,000.00	29,000.00
“ “	“	5s,	1909,	• •	3,000.00	3,000.00	3,000.00
Los Angeles, California,	“	4½s,	1897-1933,	• •	5,600.00	5,600.00	5,600.00
Portland, Oregon,	“	5s,	1922,	• •	15,000.00	15,000.00	15,700.00
Totals,				• • \$	245,800.00	245,800.00	249,000.00
RAILROAD BONDS.							
N. Y. Central & Hudson River,		7s,	1903,	• • \$	10,000.00	10,000.00	11,600.00
C., M. & St. Paul, Mineral Point,		5s,	1910,	• •	20,000.00	20,000.00	20,600.00
“ “ Chicago & Mil.,		7s,	1903,	• •	5,000.00	5,000.00	6,000.00
“ “ Chi. & Pac. W'n,		5s,	1921,	• •	10,000.00	10,000.00	11,000.00
“ “ Dubuque,		6s,	1920,	• •	10,000.00	10,000.00	11,600.00
“ “ South Western,		6s,	1909,	• •	10,000.00	10,000.00	11,000.00
“ “ Wis. Valley,		7s,	1909,	• •	10,000.00	10,000.00	12,000.00
Chi. & N'western, Mil. & Madison,		6s,	1905,	• •	5,000.00	5,000.00	5,500.00
“ Chicago & Tomah,		6s,	1905,	• •	4,000.00	4,000.00	4,400.00
“ Ott., C. F. & St. P.,		5s,	1909,	• •	5,000.00	5,000.00	5,000.00
Evansville & Terre H., Sul. Co. Br.,		5s,	1930,	• •	10,000.00	10,000.00	10,000.00
Sunb'y, Hazelton & Wilkesbarre,		5s,	1928,	• •	15,000.00	15,000.00	15,600.00
St. Paul, Minn. & Manitoba,		6s,	1910,	• •	22,000.00	22,000.00	25,300.00
Staten Island,		4½s,	1943,	• •	5,000.00	5,000.00	5,000.00
Central Ohio,		4½s,	1930,	• •	5,000.00	5,000.00	4,700.00
McKeesport & Belle Vernon,		6s,	1919,	• •	5,000.00	5,000.00	5,700.00
Totals,				• • \$	151,000.00	151,000.00	165,000.00
BANK STOCKS.							
120 shares Bristol National,	Bristol,	• • \$	12,000.00	12,000.00	18,000.00		
34 “ Hartford “	Hartford,	• •	3,400.00	3,400.00	4,760.00		
80 “ National Exchange,	“	• •	4,000.00	4,000.00	4,800.00		
300 “ American National,	“	• •	15,000.00	15,000.00	19,500.00		
78 “ Charter Oak “	“	• •	7,800.00	7,800.00	7,020.00		
24 “ Aetna “	“	• •	2,400.00	2,400.00	3,360.00		
40 “ Farmers & Mech. National,	“	• •	4,000.00	4,000.00	4,400.00		

BRISTOL SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
100 shares	First	National,	Hartford,	\$	10,000.00	10,000.00	11,200.00
20 "	Mercantile	"	"		2,000.00	2,000.00	1,400.00
80 "	Phoenix	"	"		8,000.00	8,000.00	9,480.00
36 "	City,		"		3,600.00	3,600.00	3,600.00
10 "	State,		"		1,000.00	1,000.00	1,000.00
15 "	National Tradesmen's,		New Haven,		1,500.00	1,500.00	2,100.00
40 "	Yale	National,	"		4,000.00	4,000.00	4,600.00
96 "	Merchants	"	"		4,800.00	4,800.00	4,320.00
25 "	New Britain	"	New Britain,		2,500.00	2,500.00	3,750.00
100 "	Mechanics	"	"		10,000.00	10,000.00	12,000.00
50 "	First	"	Middletown,		5,000.00	5,000.00	5,000.00
12 "	Central	"	"		900.00	900.00	990.00
6 "	First	"	Meriden,		600.00	600.00	660.00
20 "	Home	"	"		2,000.00	2,000.00	2,300.00
50 "	Fourth	"	Waterbury,		5,000.00	5,000.00	6,650.00
130 "	Manufacturers	"	"		13,000.00	13,000.00	16,250.00
30 "	Danbury	"	Danbury,		3,000.00	3,000.00	3,000.00
30 "	National Pahquioque,		"		3,000.00	3,000.00	3,300.00
5 "	First	National,	Portland,		500.00	500.00	500.00
22 "	Rockville	"	Rockville,		2,200.00	2,200.00	2,200.00
35 "	Deep River	"	Deep River,		3,500.00	3,500.00	3,780.00
60 "	First	"	Wallingford,		6,000.00	6,000.00	6,600.00
24 "	Hartford Trust Co.,		Hartford,		2,400.00	2,400.00	3,480.00
25 "	Conn. T. & S. Dep. Co.,		"		2,500.00	2,500.00	4,000.00
Totals,					\$ 145,600.00	145,600.00	174,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,273; total amount,	\$766,599.54
2	Number of depositors having \$1,000 and not over \$2,000,	377; total amount,	507,222.36
3	Number of depositors having over \$2,000 and not over \$10,000,	141; total amount,	420,808.12
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,791; total deposits,	\$1,694,630.02
6	Largest amount due a single depositor,		8,854.55
7	Number of accounts opened during the past year, 591; number closed, 515; increase, 76.		
8	Amount deposited, including interest credited, during the past year,		449,130.88
9	Amount withdrawn during the past year,		416,719.91
10	Amount of increase,		32,410.97
11	Amount of income received the past year,		92,309.01

BRISTOL SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Dividends: Rate the past year, 2 and 2½ per cent. ;* amount, \$32,183.05 and \$40,232.64; when paid, January 1, 1896, and July 1, 1896,	\$72,415.69
13	State tax the past year,	4,009.52
14	Expenses the past year, including salaries,	5,352.15
15	What amount of collateral and personal loans is past due?	None.
16	What amount of paper and loans of every description was charged off the past year?	2,098.50
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	25,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	30,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	22,750.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	About 1 per cent.
23	What is the per cent. per annum of income on all other real estate owned?	Rent of office and about \$300
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Monday in July.

OFFICERS.—President, Henry A. Seymour; Treasurer, Miles Lewis Peck; Directors or Trustees, Elbert E. Thorpe, Edward B. Dunbar, Nathan L. Birge, Julius R. Mitchell, Edward N. Pierce, Gad Norton, Lester Goodenough, Dan A. Miller, Hobart A. Warner, Andrew S. Gaylord.

* Two per cent. on the excess above \$2,000 on any account.

BROOKLYN SAVINGS BANK.

CLARENCE A. POTTER, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$459,886.00	Whole Amount of Deposits, \$913,531.23	
Loans on Collateral Security, . . .	69,975.00	Surplus Account, . . .	25,000.00
Town, City, and Corporation Bonds, . . .	132,700.00	Interest Account, . . .	5,733.22
Town, City, and Borough Notes and Orders, . . .	27,800.00	Profit and Loss Account, . . .	980.79
School District Notes and Orders, . . .	100.00		
Railroad Bonds, . . .	188,500.00		
Bank Stocks in Connecticut, . . .	34,550.00		
Real Estate by Foreclosure, . . .	17,053.36		
Insurance Account, . . .	26.25		
Expense Account, . . .	109.80		
Expense on Real Estate and Taxes, . . .	3,500.00		
Cash in banks, . . .	5,547.41		
Cash in vaults, . . .	5,497.42		
Total Assets, . . .	\$945,245.24	Total Liabilities, . . .	\$945,245.24

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Brooklyn, \$	12,500.00	12,500.00	12,500.00
Plainfield,	14,000.00	14,000.00	14,000.00
Canterbury,	1,300.00	1,300.00	1,300.00
Totals, \$	27,800.00	27,800.00	27,800.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Brooklyn, \$	100.00	100.00	100.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Meriden, Conn., 4s, 1913, \$	5,000.00	5,000.00	5,300.00
Willimantic, " 4s, 1904,	10,000.00	10,000.00	10,200.00
Bath, Me., 4s, 1911-1921,	15,000.00	15,000.00	15,450.00
Columbus, Ohio, 4s, 1910,	5,000.00	5,000.00	5,100.00
Duluth, Minn., 4s, 1921,	14,000.00	14,000.00	14,280.00
" " 6s, 1901,	2,000.00	2,000.00	2,100.00
Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,100.00
Pueblo, Col., 6s, 1913,	11,000.00	11,000.00	13,310.00

BROOKLYN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
City of Sioux City, Iowa,	4½s,	1909,	\$	5,000.00	5,000.00	5,300.00
" " " "	4½s,	1920,		4,900.00	4,900.00	5,439.00
" Tacoma, Wash.,	5s,	1913,		15,000.00	15,000.00	15,000.00
" Aurora, Ill.,	6s,	1902,		5,000.00	5,000.00	5,100.00
" Omaha, Neb.,	5s,	1913,		14,000.00	14,000.00	15,400.00
" " " "	5s,	Various,		2,800.00	2,800.00	3,000.00
" Chicago, Ill.,	6s,	1898,		4,000.00	4,000.00	4,000.00
Town of Norwalk, Conn.,	4s,	1891-1921,		10,000.00	10,000.00	10,200.00
Wash't'n Sch. Dist., Htfd, Conn.,	4s,	1919,		5,000.00	5,000.00	5,200.00
Totals,			\$	132,700.00	132,700.00	139,479.00
RAILROAD BONDS.						
Chicago & Northwestern:—						
Northwestern Union,	7s,	1917,	\$	25,000.00	32,000.00	34,000.00
Madison Extension,	7s,	1911,		10,000.00	13,000.00	13,400.00
Menominee " "	7s,	1911,		20,000.00	26,000.00	26,800.00
Ottumwa, C. F. & St. P.,	5s,	1909,		20,000.00	20,000.00	21,200.00
Iowa Division,	4½s,	1902,		5,000.00	5,000.00	5,100.00
Chicago, Milwaukee & St. Paul:—						
Chicago & Pacific Division,	6s,	1910,		16,000.00	18,000.00	18,640.00
Mineral Point " "	5s,	1910,		10,000.00	10,000.00	10,500.00
Wisconsin Valley " "	7s,	1909,		8,500.00	10,000.00	10,200.00
Chicago, Burlington & Quincy,	7s,	1903,		10,000.00	10,000.00	11,600.00
Shamokin Val. & Pottsville,	7s,	1901,		8,000.00	9,000.00	9,000.00
Evansville & Terre Haute,	5s,	1930,		5,000.00	5,000.00	5,000.00
Sunb'y, Hazleton & Wilkesbarre,	5s,	1928,		8,500.00	8,500.00	8,925.00
Staten Island,	4½s,	1943,		22,000.00	22,000.00	22,220.00
Totals,			\$	168,000.00	188,500.00	196,585.00
BANK STOCKS.						
47 shares Windham County Nat.,		Danielson,	\$	4,700.00	4,700.00	4,700.00
10 " First National,		Killingly,		1,000.00	1,000.00	1,000.00
40 " " "		Norwich,		4,000.00	4,000.00	4,000.00
50 " Second " "		" "		5,000.00	6,000.00	5,000.00
25 " Merchants " "		" "		2,500.00	2,500.00	3,000.00
100 " Thames " "		" "		10,000.00	11,000.00	15,000.00
10 " Home " "		Meriden,		1,000.00	1,000.00	1,200.00
15 " First " "		" "		1,500.00	1,500.00	1,800.00
5 " Second " "		New Haven,		500.00	500.00	850.00
50 " Merchants " "		" "		2,500.00	2,350.00	2,350.00
Totals,			\$	32,700.00	34,550.00	38,900.00

BROOKLYN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,689; total amount,	\$397,191.15
2	Number of depositors having \$1,000 and not over \$2,000,	221; total amount,	290,880.76
3	Number of depositors having over \$2,000 and not over \$10,000,	70; total amount,	225,459.32
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,980; total deposits,	\$913,531.23
6	Largest amount due a single depositor,		7,189.40
7	Number of accounts opened during the past year, 206; number closed, 192; increase, 14.		
8	Amount deposited, including interest credited, during the past year,		142,512.41
9	Amount withdrawn during the past year,		125,365.78
10	Amount of increase,		17,146.63
11	Amount of income received the past year,		44,802.29
12	Dividends: Rate the past year, 4 per cent.; amount, \$17,496.34 and \$17,709.87; when paid, March 1, 1896, and September 1, 1896,		35,206.21
13	State tax the past year,		2,040.74
14	Expenses the past year, including salaries,		2,618.06
15	What amount of collateral and personal loans is past due,		6,800.00
16	What amount of paper and loans of every description was charged off the past year?		None.
17	Amount of assets yielding no income the past year,		6,800.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		6,250.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		1½ per cent.
23	What is the per cent. per annum of income on all other real estate owned?		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		July.
25	Date of annual meeting to elect president, treasurer, and other officers,		July.

OFFICERS. — President, Marvin H. Sanger; Vice-President, John Waldo; Treasurer, Clarence A. Potter; Directors or Trustees, M. H. Sanger, John Palmer, David Greenslit, Alfred Pray, E. H. Fuller, C. A. Potter, John Waldo, A. B. Sprague, H. C. Atwood, W. H. Burnham, J. Austin Williams, Claramon Hunt.

THE BURRITT SAVINGS BANK, NEW BRITAIN.

W. E. ATWOOD, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$116,456.00	Whole Amount of Deposits, \$	214,457.90
Loans on Collateral Security, .	23,600.00	Surplus Account, .	2,050.00
Loans on Personal Sec'y only, .	500.00	Profit and Loss Account, .	463.78
United States Bonds, .	11,468.00		
Town, City, and Borough Notes and Orders, .	1,500.00		
Railroad Bonds, .	6,625.00		
Bank Stocks in Connecticut, .	47,346.50		
Cash in banks, .	9,476.18		
Total Assets, .	\$216,971.68	Total Liabilities, .	\$216,971.68

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, \$	5,000.00	5,650.00	5,575.00
Fours of 1925, \$	5,000.00	5,818.00	5,850.00
Total, \$	10,000.00	11,468.00	11,425.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Cemetery Committee, Town of New Britain, . \$	1,500.00	1,500.00	1,500.00
RAILROAD BONDS.			
Cedar Rapids & Missouri River (Guaranteed by Chicago & Northwestern), 7s, 1916, . . \$	5,000.00	6,625.00	6,650.00
BANK STOCKS.			
115 shares Mechanics Nat., New Britain, . \$	11,500.00	14,955.00	15,525.00
38 " New Britain Nat., New Britain, .	3,800.00	5,867.50	5,890.00
50 " Home National, Meriden, .	5,000.00	6,150.00	5,750.00
22 " First National, Wallingford, .	2,200.00	2,376.00	2,420.00
20 " Southington National, .	2,000.00	2,160.00	2,200.00
50 " First National, Waterbury, .	5,000.00	6,640.00	6,750.00
40 " Bristol National, .	4,000.00	6,800.00	6,800.00
10 " Aetna National, Hartford, .	1,000.00	1,250.00	1,500.00
10 " First National, Hartford, .	1,000.00	1,148.00	1,150.00
Totals, \$	35,500.00	47,346.50	47,985.00

THE BURRITT SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	620; total amount,	\$118,640.35
2	Number of depositors having \$1,000 and not over \$2,000,	55; total amount,	68,010.82
3	Number of depositors having over \$2,000 and not over \$10,000,	10; total amount,	27,806.73
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	685; total deposits,	\$214,457.90
6	Largest amount due a single depositor,		3,677.12
7	Number of accounts opened during the past year, 241; number closed, 137; increase, 104.		
8	Amount deposited, including interest credited, during the past year,		132,536.70
9	Amount withdrawn during the past year,		81,136.12
10	Amount of increase,		51,400.58
11	Amount of income received the past year,		9,881.40
12	Dividends: Rate the past year, 2 per cent. and 2½ per cent.; amount, \$3,290.38 and \$4,633.08; when paid, April 1, 1896, and October 1, 1896.		
13	State tax the past year,		310.40
14	Expenses the past year, including salaries,		589.72
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		7,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None owned.
23	What is the per cent. per annum of income on all other real estate owned,		None owned.
24	Date of annual meeting of incorporators to elect trustees or directors,		January.
25	Date of annual meeting to elect president, treasurer, and other officers,		January.

OFFICERS. — L. H. Pease, President; W. E. Atwood, Treasurer; Directors or Trustees, T. B. Wilcox, Denis Riordan, Ira E. Hicks, Charles Peck, F. L. Hungerford, Isaac Porter, R. G. Hibbard, Fred A. Berg, H. B. Boardman.

CANAAN SAVINGS BANK.

JOSEPH W. PEET, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$48,123.00	Whole Amt. of Deposits, . . .	\$170,312.22
Loans on Collateral Security, . . .	1,815.00	Surplus Account, . . .	6,060.23
Loans on Personal Sec'y only, . . .	12,535.60	Interest Account, . . .	4,264.08
United States Bonds, . . .	1,100.00		
Town, City, and Corp. Bonds, . . .	70,000.00		
Town, City, and Borough Notes and Orders, . . .	2,000.00		
Railroad Bonds, . . .	32,194.19		
Bank Stocks in Connecticut, . . .	3,500.00		
Bank Stocks in other States, . . .	5,097.50		
Expense Account, . . .	381.19		
Fixtures, . . .	435.00		
Cash in banks, . . .	1,150.27		
Cash in vault, . . .	2,304.78		
Total Assets, . . .	\$180,636.53	Total Liabilities, . . .	\$180,636.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. Registered, 4 per cent., \$	1,000.00	1,100.00	1,100.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
North Canaan, order, \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Danbury, Conn., 4s, \$	8,000.00	8,000.00	8,400.00
Norwalk, " 4s,	5,000.00	5,000.00	5,250.00
New Haven, " 4s,	2,000.00	2,000.00	2,000.00
Middletown, " 3 ⁶⁵ / ₁₀₀ s,	2,000.00	2,000.00	2,100.00
Birmingham, " 4s,	5,000.00	5,000.00	5,250.00
Windham, " 3 ¹ / ₂ s,	5,000.00	5,000.00	5,200.00
Waterbury, " 4s,	3,000.00	3,000.00	3,150.00
North Canaan, " 3 ¹ / ₂ s,	30,000.00	30,000.00	30,000.00
Worcester, Mass., 4s, 1938,	5,000.00	5,000.00	5,750.00
Newark, N. J., 4s,	5,000.00	5,000.00	5,500.00
Totals, \$	70,000.00	70,000.00	72,600.00

CANAAN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.							
New York, New Haven & Hartford,	4s,	\$	2,000.00		2,000.00	2,100.00	
New York Central & Hudson,	7s,		10,000.00		13,295.00	12,000.00	
Chicago, Rhode Island & P.,	6s,		10,000.00		12,793.75	12,900.00	
New London Northern,	4s,		4,000.00		4,105.44	4,105.44	
Totals,		\$	26,000.00		32,194.19	31,105.44	
BANK STOCKS.							
35 shares National Iron Bank,			3,500.00		3,500.00	4,200.00	
10 " Central National Bank, New York,			1,000.00		997.50	1,200.00	
10 " Fourth " " "			1,000.00		1,000.00	1,750.00	
31 " American Exchange, " "			3,100.00		3,100.00	5,270.00	
Totals,		\$	8,600.00		8,597.50	12,420.00	

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	664; total amount,	\$117,111.32
2	Number of depositors having \$1,000 and not over \$2,000,	28; total amount,	36,433.35
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	16,767.55
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	698; total deposits,	\$170,312.22
6	Largest amount due a single depositor,		3,465.72
7	Number of accounts opened during the past year, 75; number closed, 83; decrease, 8.		
8	Amount deposited, including interest credited, during the past year,		42,565.88
9	Amount withdrawn during the past year,		53,984.11
10	Amount of decrease,		11,418.23
11	Amount of income received the past year,		8,054.05
12	Dividends: Rate the past year, 4 per cent.; amount, \$3,490.63 and \$3,528.58; when paid, October, 1895, and April, 1896,		7,019.21
13	State tax the past year,		241.68
14	Expenses the past year, including salaries,		495.35
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		6,827.00
18	Loans on real estate — are they all first mortgages?		Yes.

CANAAN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$3,420.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,800.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,400.00
	What is the per ct. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	July, 2d Tuesday.
25	Date of annual meeting to elect president, treasurer, and other officers,	July, 2d Tuesday.

OFFICERS.— President, John B. Beed; Treasurer, Joseph W. Peet; Directors or Trustees, D. L. Freeman, J. A. Underwood, Geo. L. Parsons, Geo. W. Cowdry, Geo. S. Dunning.

CHELSEA SAVINGS BANK, NORWICH.

GEORGE D. COIT, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,364,792.00	Whole Amt. of Deposits, \$5,532,368.17
Loans on Collateral Security, 645,722.75	Surplus Account, . . . 180,000.00
Loans on Personal Sec'y only, 162,500.00	Interest Account, . . . 21,437.44
United States Bonds, . . . 75,000.00	Profit and Loss Account, 111,378.34
Town, City, and Corpora- tion Bonds, 1,619,422.50	
Town, City, and Borough Notes and Orders, . . . 67,280.00	
School District Notes and Orders, 6,700.00	
Railroad Bonds, 1,625,000.00	
Bank Stocks in Connecticut, 20,000.00	
Bank Stocks in other States, 93,300.00	
Real Estate by Foreclosure, 26,210.00	
Banking House, 25,000.00	
Expense Account, 978.14	
Rent Account, 42.00	
Cash in banks, 98,890.24	
Cash in vault, 14,346.32	
Total Assets, . . . \$5,845,183.95	Total Liabilities, . . \$5,845,183.95

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Cherokee 4s, \$	50,000.00	50,000.00	50,000.00
Registered 4s, 1925,	25,000.00	25,000.00	29,250.00
Totals, \$	75,000.00	75,000.00	79,250.00
TOWN, CITY, AND BOR. NOTES AND ORDERS.			
Town of Killingly, Conn., \$	56,250.00	56,250.00	56,250.00
" Old Saybrook, Conn.,	2,000.00	2,000.00	2,000.00
" Griswold, "	2,030.00	2,030.00	2,030.00
" Colchester, "	5,000.00	5,000.00	5,000.00
" Montville, "	2,000.00	2,000.00	2,000.00
Totals, \$	67,280.00	67,280.00	67,280.00

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Shetucket School Dist. No. 5, Sprague, Nor- wich, and Lisbon, \$	200.00	200.00	200.00
Twelfth School District, Griswold,	6,500.00	6,500.00	6,500.00
Totals, \$	6,700.00	6,700.00	6,700.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Colchester, Conn., 4s, 1897-1902,	\$30,000.00	\$30,000.00	\$30,000.00
“ Greenwich, “ 4s, 1912,	160,000.00	160,000.00	160,000.00
“ Old Saybrook, “ 4½s, 1914,	16,000.00	16,000.00	16,800.00
“ Preston, “ 4s, 1906,	40,000.00	40,000.00	40,000.00
“ Vernon, “ 3s, 1906,	60,000.00	60,000.00	54,000.00
City of Cincinnati, O., Gold, 6s, 1906,	77,000.00	77,000.00	87,780.00
“ “ Cur'cy, 6s, 1909,	27,000.00	27,000.00	31,725.00
“ “ 7s, 1902,	2,000.00	2,000.00	2,260.00
“ “ 7s, 1904,	12,000.00	12,000.00	14,040.00
“ “ 7s, 1908,	4,000.00	4,000.00	5,000.00
“ “ 7½s, 1902,	10,000.00	10,000.00	11,575.00
“ “ 7½s, 1906,	36,000.00	36,000.00	44,640.00
“ Chicago, Ill., 4s, 1921,	100,000.00	100,000.00	104,000.00
“ Columbus, Ohio, 4s, 1910,	33,000.00	32,835.00	31,350.00
“ “ “ 5s, 1910,	10,000.00	10,000.00	10,500.00
“ “ “ 6s, 1911,	26,000.00	26,000.00	26,520.00
“ “ “ 5s, 1913,	50,000.00	50,000.00	53,000.00
“ “ “ 4½s, 1914,	20,000.00	20,000.00	21,000.00
“ “ “ 4½s, 1921,	20,000.00	20,000.00	21,400.00
“ Dayton, Ohio, 6s, 1897-8,	40,000.00	40,000.00	40,400.00
“ Denver, Colo., 4s, 1903,	55,000.00	54,037.50	55,000.00
“ “ “ 5s, 1906,	20,000.00	20,000.00	21,400.00
“ “ “ (S. Den.), 6s, 1906,	5,000.00	5,000.00	5,500.00
“ Dubuque, Iowa, 6s, 1896,	5,000.00	5,000.00	5,000.00
“ Duluth, Minn. (W. Du.) 7s, 1897,	39,000.00	39,000.00	39,585.00
“ “ “ 4s, 1921,	30,000.00	27,450.00	28,800.00
“ “ “ 4½s, 1922,	20,000.00	20,000.00	20,800.00
“ Lakeside, Minn., 7s, 1896-7,	20,000.00	20,000.00	20,100.00
“ Los Angeles, Cal., 4½s, 1918-32,	100,100.00	100,100.00	111,111.00
“ Newark, N. J., 4s, 1922,	75,000.00	75,000.00	76,500.00
“ Omaha, Neb., 5s, 1912,	90,000.00	90,000.00	95,400.00
“ “ “ 5s, 1913,	35,000.00	35,000.00	37,100.00
“ Paterson, N. J., 4½s, 1907-9,	50,000.00	50,000.00	52,250.00
“ “ “ 5s, 1915-6-7,	25,000.00	25,000.00	28,375.00
“ Portland, Ore., 5s, 1923,	25,000.00	25,000.00	25,000.00
“ “ “ (Albina), 6s, 1921,	10,000.00	10,000.00	11,400.00
“ “ “ 5s, 1922,	75,000.00	75,000.00	80,625.00
“ Pueblo, Colo., 6s, 1914,	12,000.00	12,000.00	13,800.00
“ Toledo, Ohio, 7½s, 1900,	9,000.00	9,000.00	9,810.00
“ “ “ 4½s, 1913,	10,000.00	10,000.00	10,000.00
“ “ “ 5s, 1913,	50,000.00	50,000.00	51,500.00

CHELSEA SAVINGS BANK, NORWICH.—CONTINUED.

INVESTMENTS.—CONTINUED

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
City of Toledo, Ohio, 4½s, 1914, \$	40,000.00	40,000.00	40,000.00
“ “ “ 4½s, 1914,	18,000.00	18,000.00	18,000.00
“ “ “ 4s, 1925,	25,000.00	25,000.00	22,500.00
“ “ “ 4s, 1942,	7,000.00	7,000.00	6,300.00
Totals,	\$ 1,623,100.00	1,619,422.50	1,691,846.00
RAILROAD BONDS.			
Albany & Susquehanna, 7s, 1906, \$	25,000.00	25,000.00	30,625.00
Buffalo, New York & Erie, 7s, 1916,	50,000.00	50,000.00	65,000.00
Central Ohio, 4½s, 1930,	100,000.00	100,000.00	94,000.00
Chic. & Alton, Lou. & Missouri, 7s, 1900,	100,000.00	100,000.00	107,000.00
Chicago, Burlington & Quincy, 7s, 1903,	30,000.00	30,000.00	34,500.00
Chic. Mil. & St. Paul, Dub. Div., 6s, 1920,	10,000.00	10,000.00	11,650.00
Lacrosse & Davenport Div., 5s, 1919,	25,000.00	25,000.00	26,500.00
Southwestern Div., 6s, 1919,	25,000.00	25,000.00	27,500.00
Wisconsin Valley Div., 7s, 1909,	35,000.00	35,000.00	41,650.00
Chicago & Northwestern, 7s, 1915,	80,000.00	80,000.00	107,200.00
Cedar Rapids & Missou. Riv., 7s, 1909,	25,000.00	25,000.00	30,000.00
“ “ “ 7s, 1916,	35,000.00	35,000.00	45,500.00
Des Moines & Minneapolis, 7s, 1907,	16,000.00	16,000.00	18,240.00
Escanaba & Lake Superior, 6s, 1901,	50,000.00	50,000.00	53,000.00
Iowa Division, 4½s, 1902,	25,000.00	25,000.00	25,000.00
Madison Extension, 7s, 1911,	55,000.00	55,000.00	69,300.00
Menominee Extension, 7s, 1911,	20,000.00	20,000.00	25,200.00
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	11,200.00
Northwest Union, 7s, 1917,	85,000.00	85,000.00	113,050.00
Ottum., Cedar Falls & S. P., 5s, 1909,	12,000.00	12,000.00	12,540.00
Cincinnati, Hamilton & Dayton, 6s, 1905,	5,000.00	5,000.00	5,300.00
Cleveland & Mahoning Valley, 5s, 1938,	100,000.00	100,000.00	115,000.00
Delaware & Bound Brook, 7s, 1905,	30,000.00	30,000.00	36,000.00
Delaware & Hudson Canal Co., 7s, 1917,	35,000.00	35,000.00	47,425.00
Evansville & Terre Haute, 5s, 1930,	35,000.00	35,000.00	34,300.00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	31,250.00
Jeffersonville, Mad. & Indianap's, 7s, 1906,	12,000.00	12,000.00	13,320.00
Joliet & Northern Indiana, 7s, 1907,	50,000.00	50,000.00	58,500.00
Mineral Range, 5s, 1931,	25,000.00	25,000.00	22,500.00
Morris & Essex, 7s, 1914,	14,000.00	14,000.00	19,180.00
Naugatuck, 4s, 1913,	100,000.00	100,000.00	100,000.00
N. Y. Central & Hudson River, 7s, 1903,	50,000.00	50,000.00	58,000.00
Pitts., McKeesp't & Youghioghy, 6s, 1932,	50,000.00	50,000.00	60,000.00
Rensselaer & Saratoga, 7s, 1921,	40,000.00	40,000.00	56,000.00
Rome, Watertown & Ogdensburgh, 6s, 1910,	25,000.00	25,000.00	30,000.00
Southwest Pennsylvania, 7s, 1917,	56,000.00	56,000.00	72,800.00
St. Paul, Minn. & Manitoba, 6s, 1910,	25,000.00	25,000.00	28,750.00
Staten Island, 4½s, 1943,	30,000.00	30,000.00	30,000.00
Syracuse, Binghamton & N. Y., 7s, 1906,	5,000.00	5,000.00	6,250.00
Terre Haute & Indianapolis, 5s, 1925,	100,000.00	100,000.00	100,000.00
Totals,	\$ 1,625,000.00	1,625,000.00	1,873,230.00

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
200 shares	Thames National, Norwich,	\$ 20,000.00	20,000.00	29,000.00
100 "	American Exch. Nat., New York,	10,000.00	10,000.00	16,500.00
66 "	Central " "	6,600.00	6,600.00	7,920.00
100 "	Commerce " "	10,000.00	10,000.00	19,500.00
100 "	Continental " "	10,000.00	10,000.00	13,000.00
10 "	Corn Exchange " "	1,000.00	1,000.00	2,750.00
120 "	Fourth " "	12,000.00	12,000.00	20,280.00
60 "	Hanover " "	6,000.00	6,000.00	18,600.00
30 "	Imp. and Traders, " "	3,000.00	3,000.00	15,450.00
100 "	Merchants " "	5,000.00	5,000.00	6,750.00
100 "	" Exch. " "	5,000.00	5,000.00	5,750.00
90 "	Nassau, " "	4,500.00	4,500.00	6,750.00
25 "	New York N. B. A., " "	2,500.00	2,500.00	5,375.00
40 "	Ninth National " "	4,000.00	4,000.00	4,200.00
25 "	Park " "	2,500.00	2,500.00	6,275.00
125 "	Phenix " "	2,500.00	2,500.00	2,500.00
17 "	Republic " "	1,700.00	1,700.00	2,295.00
70 "	Shoe and Leather Nat. " "	7,000.00	7,000.00	6,300.00
Totals,		\$ 113,300.00	113,300.00	189,195.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,356; total amount, \$1,260,322.05
2	Number of depositors having \$1,000 and not over \$2,000,	919; total amount, 1,245,351.02
3	Number of depositors having over \$2,000 and not over \$10,000,	660; total amount, 2,446,089.15
4	Number of depositors having over \$10,000,	36; total amount, 580,605.95
5	Total number of depositors,	6,971; total deposits, \$5,532,368.17
6	Largest amount due a single depositor,	40,544.46
7	Number of accounts opened during the past year, 996; number closed, 763; increase, 233.	
8	Amount deposited, including interest credited, during the past year,	1,152,408.28
9	Amount withdrawn during the past year,	947,042.09
10	Amount of increase,	205,366.19
11	Amount of income received the past year,	292,706.41
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amount, \$104,993.46 and \$107,323.65; when paid, March, 1896, and September, 1896,	212,317.11
13	State tax the past year,	12,959.45
14	Expenses the past year, including salaries,	12,659.47
15	What amount of collateral and personal loans is past due,	None.

CHELSEA SAVINGS BANK, NORWICH. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

16	What amount of paper and loans of every description was charged off the past year,	\$5,000.00
17	Amount of assets yielding no income the past year,	15,460.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	84,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	100,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	100,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	None.
23	What is the per cent. per annum of income on all other real estate owned,	No other real estate except Banking House.
24	Date of annual meeting of incorporators to elect trustees or directors?	Third Wednesday in September.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Wednesday in September.

OFFICERS.—President, Edward Harland; Vice-Presidents, John T. Wait, Frederick S. Camp, Orlando J. Lamb; Secretary and Treasurer, George D. Coit; Assistant Treasurer, Charles B. Chapman; Attorney, Charles F. Thayer; Directors, Oliver P. Avery, George D. Coit, Henry H. Gallup, David A. Billings, Wm. N. Blackstone, John C. Averill, Charles H. Preston, Oliver L. Johnson, Jr., Charles E. Chandler.

CHESTER SAVINGS BANK.

EDWARD C. HUNGERFORD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$123,445.70	Whole Amount of Deposits, \$231,170.64
Loans on Collateral Security, . . . 3,605.00	Surplus Account, . . . 11,600.00
Loans on Personal Sec'y only, . . . 4,140.00	Profit and Loss Account, . . . 2,604.12
Town, City, and Corp. Bonds, . . . 41,000.00	
Town, City, and Borough Notes and Orders, . . . 2,500.00	
School Dist. Notes and Orders, . . . 440.00	
Railroad Bonds, . . . 28,800.00	
Bank Stocks in Connecticut, . . . 27,730.00	
Bank Stocks in other States, . . . 7,407.50	
Real Estate by Foreclosure, . . . 1,488.60	
Office Furniture, . . . 300.00	
Expense Account, . . . 85.44	
Cash in banks, . . . 3,777.13	
Cash in vault, . . . 655.39	
<hr/> Total Assets, . . . \$245,374.76	<hr/> Total Liabilities, . . . \$245,374.76

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Town of Chester, Conn., \$	2,500.00	2,500.00	2,500.00
SCHOOL DISTRICT NOTES.			
School Districts in Town of Chester, Conn., . \$	440.00	440.00	440.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, gold, 6s, 1909, \$	3,000.00	3,000.00	3,480.00
“ “ currency, 6s, 1906,	3,000.00	3,000.00	3,360.00
Columbus, Ohio, 4s, 1902,	3,000.00	3,000.00	3,000.00
“ “ 4½s, 1905,	4,000.00	4,000.00	4,080.00
“ “ 4s, 1908,	3,000.00	3,000.00	3,000.00
Trenton, N. J., 4s, 1900,	3,000.00	3,000.00	3,000.00
Louisville, Ky., 7s, 1903,	3,000.00	3,000.00	3,480.00
Lexington, Ky., 4½s, 1920,	3,000.00	3,000.00	3,090.00
Portland, Oregon, gold, 5s, 1922,	5,000.00	5,500.00	5,500.00
Duluth, Minn., 6s, 1896,	1,000.00	1,000.00	1,000.00
“ “ 6s, 1897,	1,000.00	1,000.00	1,000.00
“ “ 6s, 1898,	1,000.00	1,000.00	1,000.00
“ “ 6s, 1899,	1,000.00	1,000.00	1,000.00
Dubuque, Iowa, on call, 5s, 1901,	3,000.00	3,000.00	3,000.00
Wilkesbarre, Pa., 4½s, 1907,	3,500.00	3,500.00	3,570.00
Totals, \$	40,500.00	41,000.00	42,560.00

CHESTER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
Chic. & Northwest'n, Menom. Ext'n, 7s, 1911, \$	3,000.00	3,200.00	3,750.00
Chic., Mil. & St. Paul, Dubuque Div., 7s, 1920,	3,000.00	3,000.00	3,450.00
Atchison, Topeka & Santa Fe, 4s, 1995,	5,000.00	4,000.00	3,750.00
Central Ohio, 4½s, 1930,	6,000.00	6,000.00	6,000.00
Mineral Range, 5s, 1931,	3,000.00	3,000.00	3,000.00
Chicago & Tomah, 6s, 1905,	3,000.00	3,000.00	3,300.00
Chicago & Northwestern, 6s, 1929,	3,000.00	3,600.00	3,450.00
Long Island, 4s, 1932,	3,000.00	3,000.00	3,000.00
Totals, \$	29,000.00	28,800.00	29,700.00
BANK STOCKS.			
80 shares Deep River Nat'l, Deep River, Conn., \$	8,000.00	10,000.00	9,280.00
25 " First National, Middletown, "	2,500.00	2,500.00	2,550.00
20 " Middlesex Co. Nat'l, " "	2,000.00	2,000.00	2,000.00
20 " Nat'l Bk. of N. Eng., E. Haddam, "	2,000.00	2,000.00	1,400.00
25 " City, Hartford, "	2,500.00	2,130.00	2,625.00
40 " National Exchange, Hartford, "	2,000.00	2,400.00	2,500.00
35 " Home National, Meriden, "	3,500.00	4,200.00	4,200.00
50 " Saybrook Bank, Essex, "	2,500.00	2,500.00	2,500.00
20 " Central National, New York, "	2,000.00	2,081.25	2,500.00
24 " Merchants Exchange Nat'l, " "	1,200.00	1,200.00	1,320.00
11 " Fourth National, " "	1,100.00	1,126.25	1,815.00
25 " Western National, " "	2,500.00	3,000.00	2,825.00
Totals, \$	31,800.00	35,137.50	35,515.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	749; total amount,	\$122,532.39
2	Number of depositors having \$1,000 and not over \$2,000,	41; total amount,	59,510.78
3	Number of depositors having over \$2,000 and not over \$10,000,	18; total amount,	49,127.47
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	808; total deposits,	\$231,170.64
6	Largest amount due a single depositor,		5,753.83
7	Number of accounts opened during the past year, 62; number closed, 67; decrease, 5.		
8	Amount deposited, including interest credited, during the past year,		39,197.66
9	Amount withdrawn during the past year,		31,590.41
10	Amount of increase,		7,607.25
11	Amount of income received the past year,		13,528.44

CHESTER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Dividends: Rate the past year, $2\frac{1}{4}$ and 2 per cent.; amount, \$4,900.10 and \$4,445.85; when paid, February 1, 1896, $2\frac{1}{4}$ per cent., and August 1, 1896, 2 per cent.,	\$9,345.95
13	State tax the past year,	418.34
14	Expenses the past year, including salaries,	1,167.39
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year (bank stocks),	5,000.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	2,400.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	$9\frac{31}{100}$ per cent.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Monday in July.

OFFICERS.—President, Charles L. Griswold; Treasurer, Edward C. Hungerford; Directors, George W. Smith, S. W. Turner, Julius Smith, C. N. Smith, George Jones, Fisk Shailer, E. C. Hungerford.

CITIZENS SAVINGS BANK, STAMFORD.

HENRY V. RIKER, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,223,525.00	Whole Am't of Deposits, . .	\$1,957,159.75
Loans on Collateral Security, . . .	205,413.00	Surplus Account, . . .	60,000.00
Loans on Personal Sec'ty only, . . .	13,370.00	Interest Account, . . .	8,471.67
United States Bonds, . . .	160,000.00	Profit and Loss Account, . .	2,519.99
Town, City, and Corpora- tion Bonds, . . .	155,000.00		
Town, City, and Borough Notes and Orders, . . .	21,500.00		
Railroad Bonds, . . .	180,000.00		
Bank Stocks in Connecticut, . . .	41,250.00		
Bank Stocks in other States, . . .	10,000.00		
Cash in banks, . . .	18,093.41		
Total Assets, . . .	\$2,028,151.41	Total Liabilities, . . .	\$2,028,151.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	50,000.00	50,000.00	54,500.00
Fours of 1907, Coupon,	50,000.00	50,000.00	54,500.00
Fours of 1925, Coupon,	10,000.00	10,000.00	11,700.00
Fives of 1904, Coupon,	50,000.00	50,000.00	56,000.00
Totals, \$	160,000.00	160,000.00	176,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stamford, \$	15,000.00	15,000.00	15,000.00
Town of Darien,	6,500.00	6,500.00	6,500.00
Totals, \$	21,500.00	21,500.00	21,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Stamford, 4s, 1906, \$	20,000.00	20,000.00	21,000.00
" Norwalk, 4s, 1926,	50,000.00	50,000.00	52,000.00
City of Middletown, 6s, 1901,	10,000.00	10,000.00	11,000.00
" Cincinnati, 7 ³ / ₁₀ s, 1906,	1,000.00	1,000.00	1,300.00
" Paterson, 5s, 1911,	14,000.00	14,000.00	15,400.00
" New York, 6s, 1905,	10,000.00	10,000.00	12,000.00
" " 5s, 1915,	20,000.00	20,000.00	24,000.00
" Brooklyn, 6s, 1924,	10,000.00	10,000.00	15,000.00
" Chicago, 4s, 1921,	20,000.00	20,000.00	21,000.00
Totals, \$	155,000.00	155,000.00	172,700.00

CITIZENS SAVINGS BANK, STAMFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate— are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$40,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	7,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	39,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	First Thursday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	First Thursday in July.

OFFICERS.— President, Charles Gaylor; Treasurer, Henry V. Riker; Directors or Trustees, Charles Gaylor, John P. Hamilton, William Hoyt, Joseph D. Warren, William D. Smith, Dr. I. F. Wardwell, Henry V. Riker.

CITY SAVINGS BANK OF BRIDGEPORT.

WILLIAM B. HINCKS, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$1,731,873.75	Whole Amt. of Deposits, .	\$3,526,835.32
Loans on Collateral Sec'y, .	95,020.00	Surplus Account, . . .	108,000.00
Loans on Personal Sec'y only, .	25,500.00	Interest Account, . . .	85,180.13
United States Bonds, . . .	50,000.00		
Town, City, and Corp. Bonds, .	548,000.00		
School Dist. Notes and Orders, .	8,300.00		
Railroad Bonds,	886,000.00		
Bank Stocks in Connecticut, .	235,480.00		
Bank Stocks in other States, .	3,250.00		
Real Estate by foreclosure, . .	6,000.00		
Banking house,	40,000.00		
Cash in banks,	83,514.81		
Cash in vault,	7,076.89		
Total Assets,	\$3,720,015.45	Total Liabilities,	\$3,720,015.45

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, Coupon,	\$ 50,000.00	50,000.00	58,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Town of Stratford, . . .	\$ 8,300.00	8,300.00	8,300.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, 5s, 1908,	\$ 2,000.00	2,000.00	2,000.00
Chicago, 4s, 1914-1921,	50,000.00	50,000.00	50,000.00
Cincinnati, 6s, 1906,	50,000.00	50,000.00	57,500.00
Cincinnati, 5s, 1910,	50,000.00	50,000.00	54,500.00
Columbus, 4s, 1910,	35,000.00	35,000.00	35,000.00
Danbury (Borough), 4s, 1913,	2,000.00	2,000.00	2,000.00
Denver, 5s, 1903,	15,000.00	15,000.00	15,000.00
Duluth, 4s, 1921,	10,000.00	10,000.00	10,000.00
Huntington, Ferry School Dist., 4s, 1906,	20,000.00	20,000.00	20,000.00
Kansas City, 4s, 1910,	50,000.00	50,000.00	50,000.00
Louisville, 4s, 1930,	10,000.00	10,000.00	10,000.00
Milford, 4s, 1915,	15,000.00	15,000.00	15,000.00
Minneapolis, 4s, 1917,	50,000.00	50,000.00	50,000.00
Omaha, 5s, 1908, etc.,	10,000.00	10,000.00	10,000.00
Orange, 4s, 1916,	5,000.00	5,000.00	5,000.00
Portland (East Portland), 6s, 1921,	5,000.00	5,000.00	5,000.00
Portland (Albina), 6s, 1921,	10,000.00	10,000.00	10,000.00
St. Louis, 6s, 1905,	23,000.00	23,000.00	26,500.00

CITY SAVINGS BANK OF BRIDGEPORT. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.— CONT'D.				
St. Louis,	4s, 1912, \$	50,000.00	50,000.00	50,000.00
St. Paul,	4s, 1920,	25,000.00	25,000.00	25,000.00
South Norwalk,	4s, 1913,	1,000.00	1,000.00	1,000.00
Trenton,	4s, 1913,	35,000.00	35,000.00	35,000.00
Wallingford (Borough),	4s, 1902,	25,000.00	25,000.00	25,000.00
Totals,		\$ 548,000.00	548,000.00	563,500.00
RAILROAD BONDS.				
Central Ohio,	4½s, 1930, \$	50,000.00	50,000.00	50,000.00
Chicago & Northwestern :—				
Chicago & Tomah,	6s, 1905,	50,000.00	50,000.00	52,500.00
Des Moines & Minneapolis,	7s, 1907,	30,000.00	30,000.00	33,000.00
Madison Extension,	7s, 1911,	30,000.00	30,000.00	36,000.00
Milwaukee & Madison,	6s, 1905,	30,000.00	30,000.00	31,500.00
Chicago, Burlington & Quincy,	7s, 1903,	10,000.00	10,000.00	11,300.00
Chicago, Milwaukee & St. Paul :—				
Chicago & Milwaukee,	7s, 1903,	15,000.00	15,000.00	18,500.00
Dubuque Division,	6s, 1920,	40,000.00	40,000.00	44,800.00
Wisconsin Valley,	7s, 1909,	12,000.00	12,000.00	14,400.00
Chicago, Rock Island & Pacific,	6s, 1917,	100,000.00	100,000.00	120,000.00
Delaware & Hudson Canal Co.,	7s, 1917,	45,000.00	45,000.00	60,700.00
Illinois Central :—				
Gold,	4s, 1951,	50,000.00	50,000.00	50,000.00
Middle Division,	5s, 1921,	55,000.00	55,000.00	60,000.00
Springfield Division,	6s, 1898,	25,000.00	25,000.00	25,500.00
Long Island,	4s, 1932,	10,000.00	10,000.00	10,000.00
Michigan Cent., Detroit & Bay City,	5s, 1931,	12,000.00	12,000.00	13,000.00
New London Northern,	4s, 1910,	25,000.00	25,000.00	25,000.00
N. Y. Central & Hudson River,	7s, 1903,	100,000.00	100,000.00	114,000.00
New York & Long Branch,	5s, 1931,	5,000.00	5,000.00	5,500.00
New York, Lackawanna & Western,	6s, 1921,	10,000.00	10,000.00	12,000.00
N. Y., New Haven & Hartford :—				
Danbury & Norwalk,	5s, 1920,	50,000.00	50,000.00	57,000.00
N. Y., Providence & Boston,	4s, 1942,	25,000.00	25,000.00	25,000.00
Syracuse, Binghamton & New York,	7s, 1906,	25,000.00	25,000.00	31,000.00
Terre Haute & Indianapolis,	5s, 1925,	25,000.00	25,000.00	28,000.00
United New Jersey R.R. & Canal Co.,	4s, 1944,	50,000.00	50,000.00	56,500.00
United New Jersey R.R. & Canal Co.,	6s, 1901,	7,000.00	7,000.00	7,600.00
Totals,		\$ 886,000.00	886,000.00	992,800.00
BANK STOCKS.				
105 shares Birmingham National,	Birmingham, \$	10,500.00	10,500.00	17,300.00
560 " Bridgeport	" Bridgeport,	28,000.00	28,000.00	49,000.00
149 " City	" "	14,900.00	14,900.00	22,350.00

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
173 shares	Connecticut National, Bridgeport,	\$ 17,300.00	17,300.00	25,950.00
201 "	First " "	20,100.00	20,100.00	34,170.00
21 "	Pequonnock " "	2,100.00	2,100.00	3,150.00
116 "	Danbury " Danbury,	11,600.00	11,600.00	11,600.00
25 "	Deep River " Deep River,	2,500.00	2,500.00	2,700.00
22 "	National Iron, Falls Village,	2,200.00	2,200.00	2,200.00
15 "	First " Hartford,	1,500.00	1,500.00	1,500.00
47 "	Hartford " "	4,700.00	4,700.00	6,486.00
18 "	Phoenix " "	1,800.00	1,800.00	2,124.00
100 "	First " Litchfield,	10,000.00	10,000.00	10,000.00
58 "	First " Meriden,	5,800.00	5,800.00	6,380.00
100 "	Home " "	10,000.00	10,000.00	11,200.00
100 "	Meriden " "	10,000.00	10,000.00	10,000.00
50 "	First " Middletown,	5,000.00	5,000.00	5,000.00
48 "	Middletown " "	3,600.00	3,600.00	3,600.00
13 "	Middlesex Co. " "	1,300.00	1,300.00	1,209.00
200 "	Merchants " New Haven,	10,000.00	10,000.00	8,800.00
38 "	National New Haven, " "	3,800.00	3,800.00	6,270.00
23 "	National Tradesmen's, " "	2,300.00	2,300.00	3,220.00
73 "	Second National, " "	7,300.00	7,300.00	12,118.00
36 "	Yale " "	3,600.00	3,600.00	4,140.00
81 "	Thames " Norwich,	8,100.00	8,100.00	11,745.00
106 "	Stamford " Stamford,	3,180.00	3,180.00	5,300.00
77 "	Citizens " Waterbury,	7,700.00	7,700.00	10,780.00
51 "	Manufacturers " "	5,100.00	5,100.00	6,630.00
272 "	Waterbury " "	13,600.00	13,600.00	23,800.00
39 "	Westport " Westport,	3,900.00	3,900.00	3,900.00
40 "	Hurlburt " Winsted,	4,000.00	4,000.00	6,400.00
130 "	National Broadway, New York,	3,250.00	3,250.00	7,475.00
Totals,		\$ 238,730.00	238,730.00	336,497.00

MISCELLANEOUS ITEMS.

- Number of depositors having less than \$1,000, 7,061; total amount, \$1,672,220.13
- Number of depositors having \$1,000 and not over \$2,000, 1,053; total amount, 1,481,887.49
- Number of depositors having over \$2,000 and not over \$10,000, 154; total amount, 372,727.70
- Number of depositors having over \$10,000, 0; total amount, 0
- Total number of depositors, 8,268; total deposits, \$3,526,835.32
- Largest amount due a single depositor, 7,583.93
- Number of accounts opened during the past year, 1,447; number closed, 1,340; increase, 107.

CITY SAVINGS BANK OF BRIDGEPORT.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$877,224.72
9	Amount withdrawn during the past year,	768,469.29
10	Amount of increase,	108,755.43
11	Amount of income received the past year,	189,717.95
12	Dividends: Rate the past year,* 2 and 2 per cent.; amount, \$65,907.73 and \$67,570.22; when paid, January 15, 1896, and July 15, 1896,	133,477.95
13	State tax the past year,	8,432.56
14	Expenses the past year, including salaries,	10,552.03
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	65,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	20,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	20,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, . . . . .	.0598
23	What is the per cent. per annum of income on all other real estate owned, . . . . .	.0108
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and other officers,	July.

OFFICERS.—President, David F. Hollister; Vice-Presidents, Courtland Kelsey, John M. Wheeler, Edward A. Lewis, Edwin Banks; Treasurer, William B. Hincks; Assistant Treasurer, William N. Middlebrook; Trustees, W. P. Abernethy, George M. Baldwin, Edwin Banks, George K. Birdseye, Edward W. Button, Chas. B. Buckingham, Benjamin Fletcher, Jr., Horace F. Hatch, William B. Hincks, Samuel W. Hubbell, D. F. Hollister, Courtland Kelsey, Edward A. Lewis, W. N. Middlebrook, Frank B. Sammis, John M. Wheeler.

* Four per cent. on deposits of \$2,000 and less, and 3 per cent. on excess over \$2,000.

CITY SAVINGS BANK, MERIDEN.

FLOYD CURTIS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$674,470.00	Whole Amount of Deposits, \$1,552,990.54	
Loans on Collateral Security, . . .	130,400.00	Surplus Account, . . .	40,000.00
Loans on Personal Sec'y only, . . .	21,232.31	Interest Account, . . .	9,946.40
United States Bonds, . . .	185,250.00	Profit and Loss Account, . . .	90.14
Town, City, and Corp. Bonds, . . .	60,000.00		
Town, City, and Borough Notes and Orders, . . .	15,000.00		
Railroad Bonds, . . .	243,500.00		
Bank Stocks in Connecticut, . . .	149,600.00		
Bank Stocks in other states, . . .	19,620.00		
Tax Account, . . .	1,800.22		
Expense Account, . . .	999.27		
Cash in banks, . . .	101,155.28		
Total Assets, . . .	\$1,603,027.08	Total Liabilities, . . .	\$1,603,027.08

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, \$	65,000.00	71,500.00	71,500.00
Fours of 1925,	100,000.00	113,750.00	116,000.00
Totals, \$	165,000.00	185,250.00	187,500.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Meriden Note, \$	15,000.00	15,000.00	15,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Meriden, Conn., 4s, 1911, \$	20,000.00	20,000.00	20,000.00
Town of Wallingford, Conn., 4s, 1923,	20,000.00	20,000.00	20,000.00
City of Meriden, 4s, 1912,	20,000.00	20,000.00	20,000.00
Totals, \$	60,000.00	60,000.00	60,000.00
RAILROAD BONDS.			
Central of Ohio, 4½s, 1930, \$	50,000.00	50,000.00	52,000.00
Danbury & Norwalk, 5s, 1920,	25,000.00	26,100.00	28,750.00
Michigan Central, 5s, 1931,	10,000.00	10,000.00	11,200.00
Chicago & Northwestern Union, 7s, 1917,	10,000.00	10,000.00	13,500.00

CITY SAVINGS BANK, MERIDEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Cleveland & Mahoning Valley,	5s,	1938,	\$		25,000.00	25,000.00	27,500.00
Terre Haute & Indianapolis,	5s,	1925,			25,000.00	25,000.00	27,500.00
Iowa Falls & Sioux City,	7s,	1917,			10,000.00	10,000.00	12,500.00
Pittsburg, McKeesport & Yough.,	6s,	1932,			20,000.00	25,000.00	27,000.00
Chicago & Northwestern,	7s,	1915,			10,000.00	12,500.00	14,000.00
Long Island,	4s,	1932,			20,000.00	19,900.00	20,000.00
Chicago, Burlington & Quincy,	5s,	1901,			30,000.00	30,000.00	30,900.00
Totals,					\$ 235,000.00	243,500.00	264,850.00
BANK STOCKS.							
411 shares First National,	Meriden,	Conn.,	\$		41,100.00	41,100.00	51,375.00
500 " Home "	"	"			50,000.00	50,000.00	57,500.00
100 " Meriden "	"	"			10,000.00	10,000.00	10,000.00
162 " National,	Norwalk,	"			16,200.00	16,200.00	17,820.00
20 " Fairfield County,	"	"			2,000.00	2,000.00	2,000.00
25 " First National, South "	"	"			2,500.00	2,500.00	2,500.00
104 " Second " New Haven,	"	"			10,400.00	10,400.00	17,680.00
100 " Merchants Nat.,	"	"			5,000.00	4,600.00	5,000.00
3 " First National, Middletown,	"	"			300.00	300.00	300.00
60 " South. " Southington,	"	"			6,000.00	6,000.00	6,600.00
50 " Mechanics " New Britain,	"	"			5,000.00	5,000.00	6,000.00
15 " New Britain Nat.,	"	"			1,500.00	1,500.00	2,250.00
66 " Nat. Bank of North America, N. Y.					4,620.00	4,620.00	6,930.00
200 " Merchants Exchange National,	"	"			10,000.00	10,000.00	11,000.00
50 " Western National, New York,					5,000.00	5,000.00	5,500.00
Totals,					\$ 169,620.00	169,220.00	202,455.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,050; total amount,	\$574,541.18
2	Number of depositors having \$1,000 and not over \$2,000,	334; total amount,	440,037.63
3	Number of depositors having over \$2,000 and not over \$10,000,	163; total amount,	526,841.15
4	Number of depositors having over \$10,000,	1; total amount,	11,570.58
5	Total number of depositors,	3,548; total deposits,	\$1,552,990.54
6	Largest amount due a single depositor,		11,570.58
7	Number of accounts opened during the past year, 482; number closed, 389; increase, 93.		
8	Amount deposited, including interest credited, during the past year,		370,411.19
9	Amount withdrawn during the past year,		285,441.75
10	Amount of increase,		84,969.44

CITY SAVINGS BANK, MERIDEN. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

11	Amount of income received the past year,	\$73,947.88
12	Dividends : rate the past year, 4 per cent. ; amount, \$28,567.59 and \$29,751.62, when paid, January 1, 1896, and July 1, 1896,	58,319.21
13	State tax the past year,	3,600.45
14	Expenses the past year, including salaries,	4,267.08
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages ?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	23,350.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	Do not own any.
23	What is the per cent. per annum of income on all other real estate owned,	Do not own any.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Monday in July.

OFFICERS. — President, John D. Billard; Floyd Curtis, Treasurer; Directors or Trustees, Charles L. Rockwell, William H. Miller, John C. Byxbee, Dexter W. Parker, W. H. Lyon, Charles F. Linsley, Gilbert Rogers, Seth J. Hall, Charles L. Upham, John Tair, Ratcliffe Hicks, N. L. Bradley, William Lewis, H. L. Schleiter.

COLCHESTER SAVINGS BANK.

J. N. ADAMS, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$134,557.06	Whole Amount of Deposits, \$222,533.92	
Loans on Collateral Security, . . .	12,650.00	Surplus Account, . . .	7,500.00
Loans on Personal Secy. only, . . .	7,573.46	Interest Account, . . .	330.70
Town, City, and Corp. Bonds, . . .	3,000.00		
Town, City, and Borough Notes and Orders, . . .	156.15		
School Dist. Notes and Orders,	221.47		
Railroad Bonds,	24,500.00		
Bank Stocks in Connecticut, . . .	28,900.00		
Real Estate owned,	1,517.28		
Banking-house furniture,	1,100.00		
Eccl. Society orders,	2,400.00		
Expense account,	52.58		
Premium account,	2,400.00		
Cash in banks,	9,442.70		
Cash in vault,	1,893.92		
Total Assets,	\$230,364.62	Total Liabilities,	\$230,364.62

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Colchester, orders, \$	156.15	156.15	156.15
SCHOOL DISTRICT NOTES AND ORDERS.			
School district orders, \$	221.47	221.47	221.47
TOWN, CITY, AND CORPORATION BONDS.			
Columbus City Bonds, 6s, \$	2,000.00	2,000.00	2,000.00
Norwich, " " 5s,	1,000.00	1,000.00	1,000.00
Totals, \$	3,000.00	3,000.00	3,000.00
RAILROAD BONDS.			
Maple River, 7s, \$	1,000.00	1,000.00	1,000.00
Evansville & Terre Haute, 5s,	6,000.00	6,000.00	6,000.00
Terre Haute & Indianapolis, 5s,	11,000.00	11,000.00	11,000.00
Sunbury, Hazleton & Wilkesbarre, 5s,	6,500.00	6,500.00	6,500.00
Totals,	24,500.00	24,500.00	24,500.00

COLCHESTER SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.*	MARKET VALUE.
BANK STOCKS.				
120 shares	First National, Norwich,	\$ 12,000.00	12,000.00	12,600.00
20 "	Merchants " "	2,000.00	2,000.00	2,400.00
25 "	Thames " "	2,500.00	2,500.00	3,700.00
50 "	Second " "	5,000.00	5,000.00	5,000.00
25 "	Middlesex " Middletown,	2,500.00	2,500.00	2,500.00
10 "	Windham " Willimantic,	1,000.00	1,000.00	1,100.00
24 "	Rockville " Rockville,	2,400.00	2,400.00	2,750.00
8 "	Union " New London,	800.00	800.00	800.00
2 "	New London City,	200.00	200.00	200.00
5 "	Bank of New England, East Haddam,	500.00	500.00	500.00
Totals,		\$ 28,900.00	28,900.00	31,550.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	969; total amount,	\$131,382.52
2	Number of depositors having \$1,000 and and not over \$2,000,	36; total amount,	50,040.25
3	Number of depositors having over \$2,000 and not over \$10,000,	12; total amount,	41,111.15
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,017; total deposits,	\$222,533.92
6	Largest amount due a single depositor,		8,536.56
7	Number of accounts opened during the past year, 75; number closed, 154; decrease 79.		
8	Amount deposited, including interest credited, during the past year,		42,286.63
9	Amount withdrawn during the past year,		85,854.31
10	Amount of decrease,		43,567.68
11	Amount of income received the past year,		13,302.54
12	Dividends: Rate the past year, 4 per cent. on \$3,000, and 3 per cent. over \$3,000; amount \$4,498.63 and \$4,206.74; when paid, April, 1896, and October, 1896.		8,705.37
13	State tax the past year,		469.24
14	Expenses the past year, including salaries,		2,141.28
15	What amount of collateral and personal loans is past due?		10,000.00
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		10,000.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		600.00

COLCHESTER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- | | | |
|----|--|--------------------------|
| 21 | Largest amount of collateral loan to any one individual, firm, company, society, or corporation, | \$10,000.00 |
| 22 | What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto? | |
| 23 | What is the per cent. per annum of income on all other real estate owned? | 6 per cent. |
| 24 | Date of annual meeting of incorporators to elect trustees or directors, | Last week-day in August. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, | Last week-day in August. |

OFFICERS.—President, A. A. Baker; Treasurer, J. N. Adams; Directors or Trustees, A. A. Baker, W. S. Curtis, J. N. Adams, W. P. Adams, Joseph Smith, H. P. Buell, R. C. Jones, S. P. Willard, L. C. Brown, S. N. Morgan, D. C. Gillette.

COLLINSVILLE SAVINGS SOCIETY.

JOHN D. ANDREWS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$488,440.00	Whole Amount of Deposits, \$620,546.34
Loans on Collateral Security, 39,350.00	Surplus Account, . . . 39,337.59
Loans on Personal Sec'ty only, 37,285.03	Interest Account, . . . 6,799.32
Town, City, and Corp. Bonds, 1,000.00	
Town, City, and Borough Notes and Orders, . . . 4,700.00	
School District Notes and Orders, 4,950.00	
Bank Stocks in Connecticut, 34,650.00	
Real Estate by foreclosure, 184.89	
Banking-house, 5,000.00	
Expense Account, 1,130.17	
Premium Account, 3,000.00	
Banking house furniture, 2,000.00	
H. S. Collins & Co., 31,013.43	
Cash in banks, 370.82	
Cash in vault, 13,608.91	
Total Assets, \$666,683.25	Total Liabilities, . . . \$666,683.25

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Burlington, \$	4,700.00	4,700.00	4,700.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Collinsville School District, Canton, Conn., \$	3,200.00	3,200.00	3,200.00
Union " " Farmington, " "	1,000.00	1,000.00	1,000.00
River " " Canton, " "	750.00	750.00	750.00
Totals, \$	4,950.00	4,950.00	4,950.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Haven, Conn., 4s, 1897, . . \$	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
100 shares New Haven Co., New Haven, Conn., \$	1,000.00	1,000.00	1,350.00
12 " Yale National, " "	1,200.00	1,200.00	1,392.00
115 " Nat'l Exchange, Hartford, " "	5,750.00	5,750.00	6,900.00
15 " Mercantile Nat'l, " "	1,500.00	1,500.00	1,050.00

COLLINSVILLE SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
4 shares	Phoenix Nat'l, Hartford, Conn., \$	400.00	400.00	476.00
5	" Aetna " " "	500.00	500.00	715.00
5	" Far. & Mech. Nat'l, " "	500.00	500.00	550.00
38	" First National, " "	3,800.00	3,800.00	4,180.00
8	" Charter Oak Nat'l, " "	800.00	800.00	720.00
42	" First " Rockville, " "	4,200.00	4,200.00	4,704.00
60	" Rockville " " "	6,000.00	6,000.00	6,600.00
70	" Second " Norwich, " "	7,000.00	7,000.00	8,050.00
20	" Southington " Southington, " "	2,000.00	2,000.00	2,200.00
Totals,		34,650.00	34,650.00	38,887.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,429; total amount,	\$243,657.27
2	Number of depositors having \$1,000 and not over \$2,000,	116; total amount,	157,457.16
3	Number of depositors having over \$2,000, and not over \$10,000,	60; total amount,	208,627.46
4	Number of depositors having over \$10,000,	1; total amount,	10,804.45
5	Total number of depositors,	1,606; total deposits,	\$620,546.34
6	Largest amount due a single depositor,		10,804.45
7	Number of accounts opened during the past year, 207; number closed, 141; increase, 66.		
8	Amount deposited, including interest credited, during the past year,		138,736.32
9	Amount withdrawn during the past year,		112,047.89
10	Amount of increase,		26,688.43
11	Amount of income received during the past year,		36,587.62
12	Dividends: Rate the past year, 2 and 2½ per cent.; amount \$11,709.76, and \$15,060.76; when paid, January 1, 1896, and July 1, 1896,		26,770.52
13	State tax the past year,		1,376.78
14	Expenses the past year, including salaries,		1,749.49
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		884.89
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		16,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00

COLLINSVILLE SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$14,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto (real estate account, \$184.89),	None.
23	What is the per cent. per annum of income on all other real estate owned,	3 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Monday in July.
25	Date of annual meeting to elect president, treasurer, and all other officers,	Third Monday in July.

OFFICERS.—President, G. W. Flint; Treasurer, John D. Andrews; Directors or Trustees, G. W. Flint, John D. Andrews, Isaac Barnes, Richard Wagner, Ulrich Haury, H. L. Sanborn, F. M. Mills, J. C. Aldrich, W. R. Wagner.

CONNECTICUT SAVINGS BANK, NEW HAVEN.

ELLIOTT H. MORSE, Treasurer.

INCORPORATED, 1857.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$2,503,585.00	Whole Am't of Deposits, . \$5,911,298.39
Loans on Collateral Security, 147,400.00	Surplus Account, . . 457,421.67
Loans on Personal Sec'y only, 20,000.00	Interest Account, . . 44,781.92
United States Bonds, . 100,000.00	
Dist. of Columbia Bonds, 36,000.00	
Town, City, and Corp. B'ds, 1,244,900.00	
Town, City, and Borough	
Notes and Orders, . 83,000.00	
Railroad Bonds, . . 1,883,000.00	
Railroad Stocks, . . 10,000.00	
Bank Stocks in Connecticut, 62,400.00	
Bank Stocks in other States, 55,900.00	
Real Estate by foreclosure, 5,709.24	
Banking house, . . 25,000.00	
Expense Account, . . 2,660.64	
Profit and Loss Account, . 329.03	
Cash in banks, . . . 49,136.09	
Cash in vault, . . . 184,481.98	
Total Assets, . . \$6,413,501.98	Total Liabilities, . \$6,413,501.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, \$	25,000.00	25,000.00	26,750.00
Fours of 1925,	50,000.00	50,000.00	58,500.00
Fives of 1904,	25,000.00	25,000.00	27,750.00
Totals, \$	100,000.00	100,000.00	113,000.00
DISTRICT OF COLUMBIA BONDS.			
Sixes of 1902, \$	36,000.00	36,000.00	40,500.00
TOWN AND CITY NOTES AND ORDERS.			
Town of Naugatuck, \$	11,000.00	11,000.00	11,000.00
" Southbury,	7,000.00	7,000.00	7,000.00
" Branford,	5,000.00	5,000.00	5,000.00
" Saybrook,	10,000.00	10,000.00	10,000.00
" Essex,	5,000.00	5,000.00	5,000.00
City of New Haven,	45,000.00	45,000.00	45,000.00
Totals, \$	83,000.00	83,000.00	83,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
100 shares Pitts., Ft. Wayne & Chic., . . . \$	10,000.00	10,000.00	15,800.00
TOWN, CITY, AND CORPORATION BONDS.			
St. Louis, Mo., 6s, 1898-1905, \$	33,000.00	33,000.00	38,155.00
Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,000.00
" " 4½s, 1915,	25,000.00	25,000.00	26,500.00
Chicago, Ill., 4s, 1921,	25,000.00	25,000.00	25,000.00
" " 6s, 1898,	23,000.00	23,000.00	23,250.00
" " 7s, 1898-1899,	14,000.00	14,000.00	14,535.00
Aurora, " 6s, 1897-1898,	15,000.00	15,000.00	15,000.00
Cincinnati, Ohio, 5s, 1897-1930,	71,000.00	71,000.00	75,815.00
" " 6s, 1906,	37,000.00	37,000.00	42,661.00
" " 7½s, 1906,	5,000.00	5,000.00	6,150.00
Cleveland, " 5s, 1896-1898,	35,400.00	35,400.00	35,820.00
" " 6s, 1898-1900,	15,000.00	15,000.00	15,600.00
Columbus, " 4s, 1906,	15,000.00	15,000.00	15,000.00
" " 5s, 1910,	22,000.00	22,000.00	23,650.00
" " 6s, 1896-1906,	2,500.00	2,500.00	2,500.00
Toledo, " 4½s, 1914,	25,000.00	25,000.00	25,000.00
Dayton, " 5s, 1914-1919,	15,000.00	15,000.00	16,050.00
" " 6s, 1896-1903,	52,000.00	52,000.00	54,080.00
Youngstown, " 5s, 1897-1902,	15,000.00	15,000.00	15,225.00
Findlay, " 5s, 1908,	6,000.00	6,000.00	6,060.00
Findlay, " 6s, 1907,	17,000.00	17,000.00	18,360.00
Zanesville, " 5s, 1913,	25,000.00	25,000.00	26,500.00
Milwaukee, Wis., 5s, 1903-1906,	9,000.00	9,000.00	9,495.00
LaCrosse, " 5s, 1900-1910,	50,000.00	50,000.00	50,750.00
St. Paul, Minn., 4½s, 1917-1918,	36,000.00	36,000.00	38,520.00
" " 5s, 1915,	45,000.00	45,000.00	50,625.00
Minneapolis, Minn., 4½s, 1922,	12,000.00	12,000.00	12,900.00
Omaha, Neb., 5s, 1900-1901,	22,000.00	22,000.00	22,000.00
" " 6s, 1897-1899,	14,000.00	14,000.00	14,210.00
Muskegon, Mich., 5s, 1912-1914,	15,000.00	15,000.00	16,050.00
Davenport, Iowa, 4½s, 1909,	60,000.00	60,000.00	61,800.00
Fort Wayne, Ind., 6s, 1897-1900,	8,000.00	8,000.00	8,120.00
Terre Haute, " 5s, 1896,	10,000.00	10,000.00	10,000.00
Louisville, Ky., 7s, 1903,	22,000.00	22,000.00	25,300.00
Scranton, Pa., 4s, 1900-1910,	10,000.00	10,000.00	10,000.00
Trenton, N. J., 5s, 1903,	10,000.00	10,000.00	11,050.00
Paterson, " 4½s, 1905-1909,	45,000.00	45,000.00	46,575.00
" " 5s, 1903-1912,	15,000.00	15,000.00	15,600.00
Hoboken, " 4½s, 1907,	13,000.00	13,000.00	13,520.00
Portland, Me., 4s, 1902-1912,	20,000.00	20,000.00	20,000.00
" " 6s, 1897-1907,	11,000.00	11,000.00	12,320.00
Providence, R. I., 5s, 1900,	10,000.00	10,000.00	10,350.00
New Haven, Conn., 4s, 1897,	2,000.00	2,000.00	2,000.00
" " 7s, 1900-1901,	28,000.00	28,000.00	30,800.00
New Britain, " 4s, 1903-1924,	45,000.00	45,000.00	45,000.00

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS. — CONTINUED.						
Wallingford, Conn.,	4s,	1923,	\$	50,000.00	50,000.00	50,000.00
Derby, “	4s,	1914,		25,000.00	25,000.00	25,000.00
Ansonia, “	4s,	1905-1915,		20,000.00	20,000.00	20,000.00
Branford, “	4s,	1897-1909,		26,000.00	26,000.00	26,000.00
Washington, “	4s,	1897-1916,		38,000.00	38,000.00	38,000.00
New Milford, “	4s,	1897-1902,		13,000.00	13,000.00	13,000.00
Groton, “	4s,	1899-1915,		20,000.00	20,000.00	20,000.00
Saybrook, “	4½s,	1904,		10,000.00	10,000.00	10,250.00
Danbury, “	4s,	1911-1912,		7,000.00	7,000.00	7,000.00
Norwich, “	7s,	1905,		4,000.00	4,000.00	4,800.00
Waterbury, “	7s,	1897,		2,000.00	2,000.00	2,000.00
Totals,				\$ 1,244,900.00	1,244,900.00	1,298,946.00
RAILROAD BONDS.						
N. Y., New Haven & Hartford,	4s,	1903,	\$	165,000.00	165,000.00	168,300.00
New Haven & Northampton,	5s,	1911,		50,000.00	50,000.00	55,000.00
N. B., Providence & Boston,	4s,	1942,		10,000.00	10,000.00	10,750.00
New London Northern,	4s,	1910,		50,000.00	50,000.00	51,000.00
New York & Harlem,	7s,	1900,		20,000.00	20,000.00	21,600.00
N. Y. Central & Hudson River,	7s,	1903,		200,000.00	200,000.00	228,000.00
United N. J. R. R. & Canal,	4s,	1944,		25,000.00	25,000.00	28,125.00
“ “ “	4s,	1929,		3,000.00	3,000.00	3,250.00
“ “ “	6s,	1901,		30,000.00	30,000.00	32,400.00
Pittsburgh, Ft. Wayne & Chic.,	7s,	1912,		28,000.00	28,000.00	37,660.00
Little Miami,	5s,	1912,		100,000.00	100,000.00	110,000.00
Morris & Essex,	7s,	1914,		100,000.00	100,000.00	135,000.00
Delaware & Hudson Canal,	7s,	1917,		86,000.00	86,000.00	117,820.00
Rensselaer & Saratoga,	7s,	1921,		94,000.00	94,000.00	131,600.00
Del., Lack. & Western,	6s,	1921,		5,000.00	5,000.00	6,250.00
N. Y., Lack. & Western,	7s,	1907,		11,000.00	11,000.00	13,860.00
Chic. & N. W., Madison Ex.,	7s,	1911,		75,000.00	75,000.00	96,875.00
Menominee Extension,	7s,	1911,		50,000.00	50,000.00	64,250.00
Northwestern Union,	7s,	1917,		30,000.00	30,000.00	40,000.00
Chicago & Tomah,	6s,	1905,		25,000.00	25,000.00	27,500.00
Chicago & Milwaukee,	7s,	1898,		45,000.00	45,000.00	45,900.00
Cedar Rapids & Mo. River,	7s,	1916,		35,000.00	35,000.00	45,500.00
“ “ “	7s,	1909,		15,000.00	15,000.00	18,750.00
Milw'k'e, L. Shore & West'n,	7s,	1921,		20,000.00	20,000.00	25,000.00
Illinois Central, Middle Division,	5s,	1921,		50,000.00	50,000.00	56,250.00
Springfield Division,	6s,	1898,		36,000.00	36,000.00	36,360.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	15,000.00	19,200.00
Chic., Rock Island & Pacific,	6s,	1917,		25,000.00	25,000.00	30,000.00
Chicago & Southwestern,	7s,	1899,		30,000.00	30,000.00	31,500.00
Michigan Central,	5s,	1931,		25,000.00	25,000.00	28,000.00
Michigan, Detroit & Bay City,	8s,	1902,		10,000.00	10,000.00	10,900.00
Central R. R. Co. of New Jersey,	7s,	1899,		10,000.00	10,000.00	10,500.00
Long Branch & Sea Shore,	7s,	1899,		10,000.00	10,000.00	10,500.00

CONNECTICUT SAVINGS BANK, NEW HAVEN. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.			
Delaware & Bound Brook, 7s, 1905, \$	12,000.00	12,000.00	14,400.00
Trenton Branch, 6s, 1899,	14,000.00	14,000.00	14,560.00
Buffalo, New York & Erie, 7s, 1916,	41,000.00	41,000.00	53,300.00
Northern R. R. Co. of N. Jersey, 6s, 1917,	30,000.00	30,000.00	34,500.00
Sharon Railway, 4½s, 1919,	30,000.00	30,000.00	30,000.00
Fonda, Johnstown & Gloversville, 7s, 1900,	10,000.00	10,000.00	10,700.00
Pittsburg, McKeesport & Youg., 6s, 1932,	52,000.00	52,000.00	65,000.00
McKeesport & Belle Vernon, 6s, 1918,	20,000.00	20,000.00	23,400.00
Ashtabula & Pittsburg, 6s, 1908,	30,000.00	30,000.00	33,600.00
Terre Haute & Indianapolis, 5s, 1925,	50,000.00	50,000.00	51,500.00
Evansville & Terre Haute, 6s, 1923,	20,000.00	20,000.00	21,400.00
Central Ohio, 4½s, 1930,	36,000.00	36,000.00	35,640.00
Chicago, Milwaukee & St. Paul, 6s, 1920,	20,000.00	20,000.00	24,000.00
St. Paul, Minn. & Manitoba, 6s, 1910,	35,000.00	35,000.00	40,250.00
Totals,	\$ 1,883,000.00	1,883,000.00	2,199,350.00
BANK STOCKS.			
125 shares Second National, New Haven, \$	12,500.00	12,500.00	21,000.00
100 " Yale " "	10,000.00	10,000.00	11,400.00
50 " Tradesmen " "	5,000.00	5,000.00	7,000.00
1,000 " N. H. Co. " "	10,000.00	10,000.00	13,250.00
140 " Merchants " "	7,000.00	7,000.00	6,160.00
14 " National New Haven, " "	1,400.00	1,400.00	2,310.00
65 " Meriden National, Meriden,	6,500.00	6,500.00	7,800.00
40 " Home " "	4,000.00	4,000.00	4,600.00
60 " First " "	6,000.00	6,000.00	8,000.00
100 " Nat. Bank of Com., New York,	10,000.00	10,000.00	19,500.00
150 " " Repub., " "	15,000.00	15,000.00	21,000.00
150 " American Ex. National, " "	15,000.00	15,000.00	25,000.00
300 " Phenix " "	6,000.00	6,000.00	6,200.00
80 " German-American, " "	6,000.00	6,000.00	6,300.00
39 " Seventh National, " "	3,900.00	3,900.00	4,095.00
Totals,	\$ 118,300.00	118,300.00	163,615.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	12,249; total amount, \$2,765,130.65
2	Number of depositors having \$1,000 and not over \$2,000,	1,520; total amount, 2,064,064.11
3	Number of depositors having over \$2,000 and not over \$10,000,	384; total amount, 1,071,766.24
4	Number of depositors having over \$10,000,	1; total amount, 10,337.39
5	Total number of depositors,	14,154; total deposits, \$5,911,298.39

CONNECTICUT SAVINGS BANK, NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$10,337.39
7	Number of accounts opened during the past year, 3,088; number closed, 2,633; increase, 455.	
8	Amount deposited, including interest credited, during the past year,	2,298,951.70
9	Amount withdrawn during the past year,	2,028,748.10
10	Amount of increase,	270,203.60
11	Amount of income received the past year,	333,383.12
12	Dividends: *Rate the past year, 2 and 2 per cent.; amounts, \$105,- 449.88 and \$110,198.27; when paid, Jan. 16, 1896, and July 16, 1896,	215,648.15
13	State tax the past year,	14,099.54
14	Expenses the past year, including salaries,	14,725.25
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	4,000.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	55,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	25,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 4 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	About 4 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and other officers,	July.

OFFICERS.—President, Burton Mansfield; Vice-President, Henry F. English; Treasurer, Elliott H. Morse; Directors or Trustees, Charles R. Ingersoll, Horace J. Morton, Joel A. Sperry, Michael Sonnenberg, Eli Whitney, Wilbur F. Day, T. Attwater Barnes, Benjamin R. English, George M. Grant, Albert S. Holt.

* On the excess of \$2,000 on any one account, 3 per cent.

DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$435,465.00	Whole Amt. of Deposits,	\$1,220,933.10
Loans on Collateral Security,	129,300.00	Surplus Account,	40,000.00
United States Bonds,	12,000.00	Interest Account,	28,061.75
Town, City, and Corp. B'ds,	243,500.00	Profit and Loss Account,	7,958.87
Town, City, and Borough Notes and Orders,	12,800.00	Contract Account,	303.15
Railroad Bonds,	350,825.00		
Bank Stocks in Connecticut,	28,535.00		
Bank Stocks in other States,	8,147.39		
Real Estate by Foreclosure,	2,268.23		
Banking House,	3,500.00		
Tax Account,	1,434.15		
Expense Account,	2,313.39		
Premium Account,	36,668.90		
Cash in banks,	16,302.60		
Cash in vault,	14,197.21		
Total Assets,	\$1,297,256.87	Total Liabilities,	\$1,297,256.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925,	\$ 12,000.00	12,000.00	14,040.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Chester, Notes,	3,500.00	3,500.00	3,500.00
“ Haddam, Orders,	9,300.00	9,300.00	9,300.00
Totals,	\$ 12,800.00	12,800.00	12,800.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Boston, 4s, 1916, \$	10,000.00	10,000.00	11,000.00
“ Buffalo, 7s, 1915,	5,000.00	5,000.00	7,000.00
“ Bridgeport, 7s, 1900,	10,000.00	10,000.00	10,900.00
“ Cleveland, 5s, 1902,	5,000.00	5,000.00	5,250.00
“ Cincinnati, 7s, 1909,	10,000.00	10,000.00	12,700.00
“ Cincinnati, 6s, 1906,	5,000.00	5,000.00	5,750.00
“ Columbus, 6s, 1900,	3,500.00	3,500.00	3,600.00
“ Columbus, 4½s, 1909,	6,000.00	6,000.00	6,300.00
“ Columbus, 4½s, 1900,	17,500.00	17,500.00	18,025.00
“ Dayton, 6s, 1900,	8,000.00	8,000.00	8,480.00

DEEP RIVER SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
City of Dayton,	6s,	1903,	\$	5,000.00	5,000.00	5,500.00
“ Duluth,	6s,	1911,		5,000.00	5,000.00	5,900.00
“ Duluth,	6s,	1896,		4,000.00	4,000.00	4,000.00
“ Duluth,	7s,	1897,		5,000.00	5,000.00	5,100.00
“ Fall River,	5s,	1909,		5,000.00	5,000.00	5,500.00
“ Hoboken,	6s,	1899,		5,000.00	5,000.00	5,300.00
“ Hoboken,	4½s,	1912,		10,000.00	10,000.00	10,500.00
“ Lewiston,	5s,	1917,		2,000.00	2,000.00	2,280.00
“ Louisville,	7s,	1901,		10,000.00	10,000.00	11,200.00
“ Louisville,	6s,	1897,		2,000.00	2,000.00	2,000.00
“ McKeesport,	4½s,	1920,		8,000.00	8,000.00	8,640.00
“ Minneapolis,	4½s,	1921,		13,000.00	13,000.00	14,040.00
“ New Albany,	5s,	1915,		10,000.00	10,000.00	11,300.00
“ New London,	7s,	1900,		10,000.00	10,000.00	10,900.00
“ Omaha,	5s,	1911,		5,000.00	5,000.00	5,400.00
“ Omaha,	5s,	1912,		5,000.00	5,000.00	5,425.00
“ Omaha,	5s,	1906,		5,000.00	5,000.00	5,275.00
“ Paterson,	4½s,	1906,		10,000.00	10,000.00	10,400.00
“ Portland,	5s,	1922,		15,000.00	15,000.00	16,500.00
“ Providence,	5s,	1900,		5,000.00	5,000.00	5,250.00
“ South Bend,	5s,	1909,		5,000.00	5,000.00	5,350.00
“ Springfield,	4½s,	1911,		1,000.00	1,000.00	1,030.00
“ Trenton,	5s,	1901,		4,000.00	4,000.00	4,180.00
“ Trenton,	5s,	1897,		4,500.00	4,500.00	4,550.00
“ Wilkesbarre,	4½s,	1924,		10,000.00	10,000.00	10,600.00
Totals,			\$	243,500.00	243,500.00	265,125.00
RAILROAD BONDS.						
Atchison & Nebraska,	7s,	1908,	\$	5,000.00	5,000.00	6,100.00
Atchison, Topeka & Santa Fe, g. m.,	4s,	1995,		15,500.00	13,030.00	11,525.00
Atchison, Topeka & Santa Fe, adjst.,	4s,	1995,		8,400.00	4,370.00	3,260.00
Bangor & Portland,	6s,	1930,		12,200.00	12,200.00	16,836.00
Buffalo, New York & Erie,	7s,	1916,		15,000.00	15,000.00	19,800.00
Burlington & Missouri River,	6s,	1918,		10,000.00	10,000.00	11,800.00
Buffalo Creek,	6s,	1907,		4,000.00	4,000.00	4,520.00
Camden & Burlington County,	6s,	1897,		1,000.00	1,000.00	1,000.00
Clayton & Theresa,	7s,	1898,		1,500.00	1,500.00	1,545.00
Cincinnati, Hamilton & Dayton,	5s,	1905,		8,000.00	8,000.00	8,400.00
Cincinnati & Baltimore,	7s,	1900,		5,000.00	5,000.00	5,425.00
Chic., Bur. & Quincy, Iowa Div.,	5s,	1919,		15,000.00	15,000.00	15,900.00
Chicago, Milwaukee & St. Paul,	6s,	1920,		5,000.00	5,000.00	5,950.00
Cowanesque Valley,	7s,	1902,		11,000.00	11,000.00	12,320.00
Central Ohio,	4½s,	1930,		12,000.00	11,725.00	12,000.00
Delaware & Hudson Canal Co.,	7s,	1917,		10,000.00	10,000.00	13,700.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,000.00
Elmira & Williamsport,	6s,	1910,		1,000.00	1,000.00	1,180.00
Evansville & Terre Haute,	6s,	1921,		5,000.00	5,000.00	5,550.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Erie & Pittsburgh,	7s,	1898,	\$	5,000.00	5,000.00	5,300.00
Iowa Falls & Sioux City,	7s,	1917,		10,000.00	10,000.00	12,800.00
Joliet & Northern Indiana,	7s,	1907,		15,000.00	15,000.00	17,850.00
Kalamazoo & White Pigeon,	5s,	1940,		15,000.00	15,000.00	17,250.00
Metropolitan Ferry Co.,	5s,	1937,		5,000.00	5,000.00	5,500.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	10,000.00	12,000.00
Michigan Central,	6s,	1909,		6,000.00	6,000.00	6,600.00
Milwaukee, Lake Shore & Western,	6s,	1921,		5,000.00	5,000.00	6,300.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	12,900.00
Northwestern Union,	7s,	1917,		5,000.00	5,000.00	6,750.00
Norwood & Montreal,	5s,	1916,		11,000.00	11,000.00	12,320.00
Norwich & Worcester,	6s,	1897,		5,000.00	5,000.00	5,000.00
Northern Railroad of New Jersey,	6s,	1917,		7,000.00	7,000.00	8,260.00
Oswego & Rome,	7s,	1915,		6,000.00	6,000.00	7,920.00
Pitts., McKeesport & Youghiogheny,	6s,	1993,		10,000.00	10,000.00	13,000.00
Rensselaer & Saratoga,	7s,	1921,		5,000.00	5,000.00	7,100.00
Shamokin Valley & Pottsville,	7s,	1901,		12,000.00	12,000.00	13,440.00
Southwest Pennsylvania,	7s,	1917,		2,000.00	2,000.00	2,800.00
Syracuse Northern,	7s,	1901,		5,000.00	5,000.00	5,600.00
St. Paul, Minneapolis & Manitoba,	6s,	1909,		15,000.00	15,000.00	17,700.00
St. Louis, Jacksonville & Chicago,	7s,	1898,		1,000.00	1,000.00	1,020.00
Terre Haute & Indianapolis,	5s,	1925,		20,000.00	20,000.00	21,000.00
Troy & Bennington,	6s,	1897,		1,000.00	1,000.00	1,000.00
United New Jersey R.R. & Canal Co.,	4s,	1944,		10,000.00	10,000.00	11,400.00
Western Railroad of Minnesota,	7s,	1907,		12,000.00	12,000.00	13,800.00
Totals,			\$	357,600.00	350,825.00	407,421.00
BANK STOCKS.						
90 shares Deep River National,			\$	9,000.00	9,000.00	10,080.00
34 " Middletown				2,550.00	3,292.00	3,570.00
30 " Meriden,				3,000.00	3,660.00	3,600.00
50 " Home		Meriden,		5,000.00	5,538.00	5,750.00
18 " First		"		1,800.00	2,280.00	2,430.00
30 " First		Hartford,		3,000.00	3,190.00	3,360.00
20 " Ansonia		"		1,000.00	1,575.00	1,575.00
20 " National Bank of Commerce, N. Y.,				2,000.00	2,000.00	3,900.00
30 " National Shoe and Leather,				3,000.00	2,940.00	2,850.00
54 " Merchants National,				2,700.00	3,207.39	3,645.00
Totals,			\$	33,050.00	36,682.39	40,760.00

DEEP RIVER SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,929; total amount,	\$390,443.89
2	Number of depositors having \$1,000 and not over \$2,000,	212; total amount,	283,716.15
3	Number of depositors having over \$2,000 and not over \$10,000,	147; total amount,	546,773.06
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,288; total deposits,	\$1,220,933.10
6	Largest amount due a single depositor,		10,000.00
7	Number of accounts opened during the past year, 173; number closed, 131; increase, 42.		
8	Amount deposited, including interest credited, during the past year,		171,687.84
9	Amount withdrawn during the past year,		136,005.26
10	Amount of increase,		35,682.58
11	Amount of income received the past year,		68,881.39
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$23,213.29 and \$23,801.17; when paid, November 1, 1895, and May 1, 1896,		47,014.46
13	State tax the past year,		2,868.30
14	Expenses the past year, including salaries,		5,807.84
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		7,210
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		12,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		20,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,	First Monday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	First Monday in July.	

OFFICERS.—President, Asa R. Shailer; Vice-President, Milon Pratt; Treasurer, Henry R. Wooster; Directors, Richard P. Spencer, Washington F. Willcox, Henry L. Shaler, Joseph E. Silliman, Horace P. Denison.

DERBY SAVINGS BANK, BIRMINGHAM.

THOS. S. BIRDSEYE, Treasurer.

INCORPORATED, 1846.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, \$1,375,161.00	Whole Am't of Deposits, \$2,526,405.69
Loans on Collateral Security, 329,571.60	Surplus Account, 70,000.00
Loans on Personal Sec'y only, 265,912.90	Interest Account, 34,592.66
Town, City, and Corporation Bonds, 212,079.00	Profit and Loss Account, 922.16
Town, City, and Borough Notes and Orders, 79,309.34	
School Dist. Notes and Orders, 1,000.00	
Railroad Bonds, 131,000.00	
Bank Stocks in Connecticut, 104,375.00	
Bank Stocks in other States, 37,800.00	
Banking house, 20,225.00	
Expense Account, 4,676.99	
Ousatonic Water Co. Stock, 7,000.00	
State of Washington Warrants, 8,159.82	
Cash in banks, 32,856.86	
Cash in vault, 22,793.00	
Total Assets, \$2,631,920.51	Total Liabilities, \$2,631,920.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Washington Warrants, . . . \$	8,159.82	8,159.82	.....
TOWN AND BOROUGH ORDERS.			
Town of Huntington, \$	58,409.34	58,409.34	58,409.34
Borough of Shelton,	20,900.00	20,900.00	20,900.00
Totals, \$	79,309.34	79,309.34	79,309.34
SCHOOL DISTRICT ORDER.			
Ferry School District, \$	1,000.00	1,000.00	1,000.00
STOCKS.			
Ousatonic Water Company's Stock, . . . \$	7,000.00	7,000.00	7,000.00

DERBY SAVINGS BANK, BIRMINGHAM.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
City of Bath, Maine,	6s,	1898,	\$	1,000.00	1,000.00	1,018.75
" Wichita, Kansas,	6s,	1899,		7,000.00	7,000.00	7,000.00
" New Albany, Indiana,	5s,	1915,		30,000.00	30,000.00	33,450.00
" Toledo, Ohio,	7 ¹ / ₁₀ s,	1900,		1,000.00	1,000.00	1,111.25
" " "	4s,	1925,		20,000.00	20,000.00	19,575.00
" " "	4 ¹ / ₂ s,	1914,		3,000.00	3,000.00	3,142.50
" " "	4 ¹ / ₂ s,	1914,		1,000.00	1,000.00	1,047.50
" Newark, New Jersey,	7s,	1905,		1,000.00	1,000.00	1,225.00
" Los Angeles, California,	4 ¹ / ₂ s,	1901,		5,000.00	5,000.00	5,000.00
" " "	4 ¹ / ₂ s,	1904,		5,000.00	5,000.00	5,100.00
" " "	4 ¹ / ₂ s,	1916,		5,000.00	5,000.00	5,200.00
" " "	4 ¹ / ₂ s,	1933,		5,000.00	5,000.00	5,400.00
" Columbus, Ohio,	6s,	1901,		2,000.00	2,000.00	2,177.50
" " "	6s,	1902,		1,000.00	1,000.00	1,105.00
" " "	6s,	1904,		1,000.00	1,000.00	1,135.00
" " "	6s,	1906,		1,000.00	1,000.00	1,163.75
" Fort Wayne, Indiana,	6s,	1897,		315.80	315.80	320.10
" " "	6s,	1898,		315.80	315.80	326.27
" " "	6s,	1899,		315.80	315.80	330.01
" " "	6s,	1900,		315.80	315.80	336.13
" " "	6s,	1901,		315.80	315.80	340.49
" Lexington, Kentucky,	4 ¹ / ₂ s,	1920,		6,000.00	6,000.00	6,112.50
" Aurora, Illinois,	6s,	1899,		1,000.00	1,000.00	1,022.50
" " "	6s,	1902,		5,000.00	5,000.00	5,237.50
" " "	6s,	1903,		4,000.00	4,000.00	4,220.00
" Derby, Conn.,	4s,	1914,		40,000.00	40,000.00	40,000.00
" " "	4s,	1896,		5,000.00	5,000.00	5,000.00
" Omaha, Nebraska,	5s,	1902,		10,000.00	10,000.00	10,462.50
" " "	5s,	1903,		15,000.00	15,000.00	15,843.75
" Dubuque, Iowa,	5s,	1902,		6,500.00	6,500.00	6,800.62
Village of West Duluth, Minn.,	6s,	1911,		5,000.00	5,000.00	5,887.50
" " "	7s,	1896,		24,000.00	24,000.00	24,000.00
Totals,			\$	212,079.00	212,079.00	220,091.12
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul,	6s,	1920,	\$	20,000.00	20,000.00	24,375.00
Cedar Rapids & Missouri River,	7s,	1916,		5,000.00	5,000.00	6,650.00
Wisconsin Valley,	7s,	1909,		20,000.00	20,000.00	24,900.00
Baltimore & Cumberland Val. Ex.,	6s,	1931,		20,000.00	20,000.00	25,275.00
Central Ohio,	4 ¹ / ₂ s,	1930,		20,000.00	20,000.00	20,000.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		30,000.00	30,000.00	35,400.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		1,000.00	1,000.00	1,050.00
Northern Illinois R. R. Co.,	5s,	1910,		5,000.00	5,000.00	5,250.00
Mil., Lake Shore & Western,	6s,	1925,		5,000.00	5,000.00	6,150.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	6,850.00
Totals,			\$	131,000.00	131,000.00	155,900.00

DERBY SAVINGS BANK, BIRMINGHAM.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
40 shares	Citizens	National,	Waterbury,	\$	4,000.00	4,000.00	5,800.00
20 "	Waterbury	"	"		1,000.00	1,000.00	1,800.00
73 "	Yale	"	New Haven,		7,300.00	7,300.00	8,395.00
50 "	Second	"	"		5,000.00	5,000.00	8,350.00
300 "	New Haven Co.	"	"		3,000.00	3,000.00	3,900.00
5 "	National Tradesmen's,	"	"		500.00	500.00	700.00
179 "	Merchants National,	"	"		8,950.00	8,950.00	7,876.00
23 "	National,	"	"		2,300.00	2,300.00	3,818.00
421 "	Birmingham National,	Derby,			42,100.00	42,100.00	71,570.00
23 "	First	"	Bridgeport,		2,300.00	2,300.00	4,025.00
63 "	Bridgeport	"	"		3,150.00	3,150.00	5,859.00
62 "	City	"	"		6,200.00	6,200.00	9,300.00
27 "	Connecticut	"	"		2,700.00	2,700.00	4,050.00
41 "	Middletown	"	Middletown,		3,075.00	3,075.00	3,239.00
40 "	Central	"	"		3,000.00	3,000.00	3,400.00
153 "	American Exchange,	New York,			15,300.00	15,300.00	25,245.00
225 "	National Bank of Com.,	"			22,500.00	22,500.00	45,000.00
68 "	First National,	Norwich,			6,800.00	6,800.00	6,800.00
60 "	Ansonia	"	Ansonia,		3,000.00	3,000.00	4,500.00
Totals,					\$ 142,175.00	142,175.00	223,627.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,398; total amount, \$1,030,359.72
2	Number of depositors having \$1,000 and not over \$2,000,	602; total amount, 812,477.26
3	Number of depositors having over \$2,000 and not over \$10,000,	239; total amount, 683,568.71
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,239; total deposits, \$2,526,405.69
6	Largest amount due a single depositor,	9,619.94
7	Number of accounts opened during the past year, 1,763; number closed, 1,513; increase, 250.	
8	Amount deposited, including interest credited, during the past year,	597,273.56
9	Amount withdrawn during the past year,	442,686.79
10	Amount of increase,	154,586.77
11	Amount of income received the past year,	124,873.01
12	Dividends: Rate the past year, 4 per cent.; when paid, January 1, 1896, and July 1, 1896,	94,049.79
13	State tax the past year,	5,943.62
14	Expenses the past year, including salaries,	7,815.13
15	What amount of collateral and personal loans is past due,	21,500.00

DERBY SAVINGS BANK, BIRMINGHAM.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	What amount of paper and loans of every description was charged off the past year,	\$10,000.00
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	64,300.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	30,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	40,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	
23	What is the per cent. per annum of income on all other real estate owned?	
24	Date of annual meeting of incorporators to elect trustees or directors;	June 30th.
25	Date of annual meeting to elect president, treasurer, and other officers,	June 30th.

OFFICERS.—President, William E. Downes; Treasurer, Thomas S. Birdseye; Directors or Trustees, Charles H. Nettleton, George B. Clark, Benjamin Nichols, Henry A. Nettleton, Geo. W. Beardsley, Thos. S. Birdseye, John Peterson.

DIME SAVINGS BANK OF CROMWELL.

ARTHUR BOARDMAN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$105,075.00	Whole Amount of Deposits, \$140,362.96	
Loans on Collateral Security, . . .	200.00	Surplus Account, . . .	8,500.00
Loans on Personal Sec'ty only, . . .	2,355.00	Interest Account, . . .	8,784.25
Town, City, and Corpora- tion Bonds, . . .	15,000.00		
Bank Stocks in Connecticut, . . .	7,200.00		
Tax Account, State, . . .	201.85		
Expense Account, . . .	696.88		
Cash in banks, . . .	23,848.72		
Cash in vault, . . .	3,069.76		
Total Assets, . . .	\$157,647.21	Total Liabilities, . . .	\$157,647.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Town of Cromwell, Funding Bonds, 4s, 1915, \$	15,000.00	15,000.00	15,000.00
BANK STOCKS.			
52 shares Middlesex Co. Nat., Middlet'n, Conn., \$	5,200.00	5,200.00	5,200.00
31 " Waterbury Nat'l, Waterbury, "	1,550.00	1,550.00	2,325.00
6 " Central National, Middletown, "	450.00	450.00	570.00
Totals, \$	7,200.00	7,200.00	8,095.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	603; total amount,	\$59,678.77
2	Number of depositors having \$1,000 and not over \$2,000, . . .	26; total amount,	37,129.37
3	Number of depositors having over \$2,000 and not over \$10,000, . . .	11; total amount,	43,554.82
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	640; total deposits,	\$140,362.96
6	Largest amount due a single depositor,		9,504.33
7	Number of accounts opened during the past year, 49; number closed, 43; increase, 6.		
8	Amount deposited, including interest credited, during the past year,		47,235.08

DIME SAVINGS BANK OF CROMWELL.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year,	\$37,440.62
10	Amount of increase,	9,794.46
11	Amount of income received the past year,	7,522.91
12	Dividends : Rate the past year, 4 per cent.; amount, \$2,505.56 and \$2,613.81; when paid, January 1, 1896, and July 1, 1896,	5,119.37
13	State tax the past year,	201.85
14	Expenses the past year, including salaries,	630.05
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate— are they all first mortgages ?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	4,900.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	200.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Monday of October.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Monday of October.

OFFICERS.—President, George S. Wilcox; Treasurer, Arthur Boardman; Directors or Trustees, George S. Wilcox, Luther S. Smith, Richard Gay, Russell Frisbie, George H. Butler, Daniel C. Tryon, Charles P. Sage, Edward S. Coe, Edbert D. Hammond, Seth Paddock, Samuel V. Hubbard, Thomas W. Beaumont, Arthur Boardman.

DIME SAVINGS BANK OF HARTFORD.

THOMAS M. SMITH, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$376,578.00	Whole Amount of Deposits, \$934,264.93	
Loans on Collateral Sec'ty, . . .	152,112.50	Surplus Account, . . .	25,000.00
State Bonds, . . .	5,264.92	Interest Account, . . .	24,502.43
Town, City, and Corpora- tion Bonds, . . .	147,550.00	Profit and Loss Account, .	4,130.51
School District Notes and Orders, . . .	2,700.00		
Railroad Bonds, . . .	193,775.00		
Bank Stocks in Connecticut, .	41,900.00		
Tax Account, . . .	1,031.01		
Expense Account, . . .	4,464.78		
Office furniture, . . .	400.00		
Cash in banks, . . .	56,455.80		
Cash in vault, . . .	5,665.86		
Total Assets, . . .	\$987,897.87	Total Liabilities, . . .	\$987,897.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
State of Washington, warrants, \$	5,264.92	5,264.92	5,370.22
SCHOOL DISTRICT NOTES AND ORDERS.			
District No. 2, Enfield, Conn., \$	2,700.00	2,700.00	2,700.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Kansas City, Kansas, 6s, 1899, \$	500.00	500.00	500.00
" Dayton, Ohio, 6s, 1897,	5,000.00	5,000.00	5,000.00
" Louisville, Ky., 5s, 1911,	6,000.00	6,000.00	6,720.00
" St. Paul, Minn., 5s, 1909,	5,000.00	5,000.00	5,550.00
" Los Angeles, Cal., 5s, 1897,	6,000.00	6,000.00	6,000.00
" Denver, Col., 5s, 1906,	7,000.00	7,000.00	7,560.00
" Superior, Wis., 5s, 1912,	7,000.00	7,000.00	7,490.00
" Seattle, Wash., 5s, 1910,	1,000.00	1,000.00	1,000.00
" Minneapolis, Minn., 4½s, 1921,	5,000.00	5,000.00	5,950.00
" Toledo, Ohio, 4½s, 1913,	20,000.00	20,000.00	21,500.00
" Lexington, Ky., 4½s, 1920,	10,000.00	10,000.00	10,200.00
" Omaha, Neb., 4½s, 1910,	3,000.00	3,000.00	3,180.00
" Newark, N. J., 4s, 1922,	5,000.00	5,000.00	5,150.00
" Denver, Col., 4s, 1907,	10,000.00	10,000.00	10,000.00
" Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	10,250.00
" " " 4s, 1912,	3,000.00	3,000.00	3,090.00
" Louisville, Ky., 4s, 1930,	1,000.00	1,000.00	1,040.00
" Ottumwa, Iowa, 4s, 1905,	5,000.00	4,750.00	4,850.00

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.				
City of Ottumwa, Iowa,	4s, 1906, \$	14,000.00	13,300.00	13,510.00
“ Hartford, Conn.,	6s, 1897,	1,000.00	1,000.00	1,010.00
“ Los Angeles, Cal.,	5s, 1898,	4,000.00	4,000.00	4,000.00
Town of West Hartford,	4s, 1920,	20,000.00	20,000.00	20,000.00
Totals,	\$	148,500.00	147,550.00	153,550.00
RAILROAD BONDS.				
Iowa Midland,	8s, 1900, \$	10,000.00	12,000.00	11,600.00
Iowa Falls & Sioux City,	7s, 1917,	16,000.00	20,000.00	20,000.00
Buffalo, New York & Erie,	7s, 1916,	5,000.00	5,000.00	6,650.00
Des Moines & Minneapolis,	7s, 1907,	1,000.00	1,000.00	1,210.00
Kansas City, St. Joe & Council Bluffs,	7s, 1907,	17,000.00	21,000.00	20,050.00
Escanaba & Lake Superior,	6s, 1901,	1,000.00	1,000.00	1,050.00
Hannibal & St. Joseph,	6s, 1911,	10,000.00	10,000.00	11,250.00
Bald Eagle Valley,	6s, 1910,	2,000.00	2,000.00	2,040.00
Milwaukee, Lake Shore & Western,	6s, 1925,	5,000.00	5,000.00	6,150.00
McKeesport & Belle Vernon,	6s, 1918,	5,000.00	5,000.00	6,150.00
Pitts., McKeesport & Youghiogeny,	6s, 1932,	5,000.00	6,000.00	6,400.00
Norwood & Montreal,	5s, 1916,	5,000.00	5,000.00	5,500.00
Chicago, Rock Island & Pacific,	5s, 1934,	10,000.00	10,000.00	10,000.00
Cleveland & Mahoning Valley,	5s, 1938,	25,000.00	27,775.00	29,250.00
Terre Haute & Indianapolis,	5s, 1925,	30,000.00	33,000.00	33,600.00
Chicago & Northwestern,	4½s, 1902,	5,000.00	5,000.00	5,000.00
Central Ohio,	4½s, 1930,	20,000.00	20,000.00	20,000.00
United N. Jersey R. R. & Canal Co.,	4s, 1944,	5,000.00	5,000.00	5,550.00
Totals,	\$	177,000.00	193,775.00	201,450.00
BANK STOCKS.				
125 shares National Exchange,	Hartford, \$	6,250.00	6,250.00	7,500.00
102 “ American Nat.,	“	5,100.00	5,100.00	6,630.00
95 “ Phoenix	“	9,500.00	9,500.00	11,400.00
40 “ Mercantile	“	4,000.00	4,000.00	3,200.00
33 “ Farmers & Mechanics,	“	3,300.00	3,300.00	3,630.00
30 “ Charter Oak	“	3,000.00	3,000.00	2,850.00
21 “ Ætna	“	2,100.00	2,100.00	3,045.00
9 “ Conn. Trust & Safe Dep. Co.,	“	900.00	900.00	1,530.00
5 “ State,	“	500.00	500.00	500.00
34 “ Middlesex Co. Nat.,	Middletown,	3,400.00	3,400.00	3,400.00
38 “ Middletown	“	2,850.00	2,850.00	4,028.00
10 “ Nat. Bank of New Eng.,	E. Haddam,	1,000.00	1,000.00	1,000.00
Totals,	\$	41,900.00	41,900.00	48,713.00

DIME SAVINGS BANK OF HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,582; total amount,	\$488,664.16
2	Number of depositors having \$1,000 and not over \$2,000,	229; total amount,	284,236.78
3	Number of depositors having over \$2,000 and not over \$10,000,	54; total amount,	161,363.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	6,865; total deposits,	\$934,264.93
6	Largest amount due a single depositor,		6,707.16
7	Number of accounts opened during the past year, 1,118; number closed, 780; increase, 338.		
8	Amount deposited, including interest credited, during the past year,		358,941.96
9	Amount withdrawn during the past year,		295,709.57
10	Amount of increase,		63,232.39
11	Amount of income received the past year,		48,148.92
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$16,167.97 and \$16,727.75; when paid, October 1, 1895, and April 1, 1896,		32,895.72
13	State tax the past year,		2,062.02
14	Expenses the past year, including salaries,		9,380.81
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		26,600.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		Third Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,		Third Wednesday in July.

OFFICERS.—President, Alfred E. Burr; Treasurer, Thomas M. Smith; Directors or Trustees, Alfred E. Burr, J. R. Redfield, Thomas Sisson, James Bolter, P. H. Woodward, S. G. Dunham, C. C. Kimball, C. S. Davidson, Henry L. Bunce, John Fairman, R. P. Chapman, George H. Day, William W. Hyde, John H. Hall, C. R. Chapman, Silas Goodell, Charles B. Whiting, E. O. Goodwin, D. A. Rood, R. H. Ensign, John W. Welch, Thomas M. Smith.

DIME SAVINGS BANK OF NORWICH.

FRANK L. WOODARD, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$849,497.10	Whole Amt. of Deposits, . \$1,932,104.44
Loans on Collateral Security, 230,509.27	Surplus Account, . . . 65,000.00
Loans on Personal Sec'y only, 88,225.89	Interest Account, . . . 41,506.15
Town, City, and Corp. B'ds, 343,150.00	Profit and Loss Account, 38,355.42
Town, City, and Borough	Rent Account, 2,540.60
Notes and Orders, . . . 20,000.00	
School Dist. Notes and Orders, 32,500.00	
Railroad Bonds, 286,150.00	
Bank Stocks in Connecticut, 21,000.00	
Real Estate by foreclosure, 67,153.70	
Real Estate, advances, . . . 23.20	
Banking house, 14,000.00	
Tax Account, 2,185.01	
Expense Account, 3,031.01	
Cash in banks, 113,120.48	
Cash in vault, 8,960.95	
<hr/>	<hr/>
Total Assets, . . . \$2,079,506.61	Total Liabilities, . . \$2,079,506.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Windham, \$	20,000.00	20,000.00	20,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Central School District, Norwich, \$	30,000.00	30,000.00	30,000.00
Falls " " "	2,500.00	2,500.00	2,500.00
Totals, \$	32,500.00	32,500.00	32,500.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Cincinnati, O., 6s, 1909, \$	22,000.00	22,000.00	25,960.00
" " " 6s, 1906,	1,000.00	1,000.00	1,180.00
" " " 7 ³ / ₁₀ s, 1906,	5,000.00	5,000.00	6,100.00
" Columbus, " 5s, 1910,	25,000.00	25,000.00	27,000.00
" " " St. Imp., 6s, 1906,	9,000.00	9,000.00	9,270.00
" Denver, Col., 4s, 1907,	10,000.00	10,000.00	10,100.00
" " " 5s, 1901-6,	20,000.00	20,000.00	21,400.00
" Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	21,200.00
" Hoboken, N. J., 4 ¹ / ₂ s, 1912,	10,000.00	10,000.00	10,600.00
" Norwich, Conn., Skg. Fd., 5s, 1908,	1,000.00	1,000.00	1,100.00
" Portland, Ore., City Hall, 5s, 1922,	35,000.00	35,000.00	36,400.00

DIME SAVINGS BANK OF NORWICH. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CONT.					
City of Omaha, Neb., Library,	5s,	1912,	\$ 10,000.00	10,000.00	10,700.00
“ “ Park,	5s,	1912,	25,000.00	25,000.00	27,000.00
“ “ Sewer,	6s,	1901,	5,000.00	5,000.00	5,400.00
“ Toledo, O., Gen. Fd. Refdg,	4½s,	1914,	25,000.00	25,000.00	26,500.00
“ Duluth, Minn., “	5s,	1918,	6,000.00	6,000.00	6,600.00
“ “ “	5s,	1923,	6,000.00	6,000.00	6,720.00
“ “ Park,	4s,	1921,	11,000.00	11,000.00	11,000.00
“ Norwich, Conn.,	3½s,	1925,	26,000.00	26,000.00	26,000.00
“ Los Angeles, Cal.,	4½s,	1934,	15,300.00	15,300.00	16,524.00
“ Souix City,	4½s,	1920,	25,000.00	25,000.00	26,750.00
“ Gravesend,	5s,	1934,	11,000.00	9,900.00	9,900.00
N. Y. Suburban Water Co.,	5s,	1925,	3,000.00	2,550.00	2,550.00
Fort Scott Water Co.,	6s,	1912,	1,000.00	150.00	150.00
N. Y. Suburban Water Co.,	2½s,	1925,	22,000.00	18,200.00	18,200.00
“ “ “	2½s,	1925,	500.00	50.00	425.00
Totals,			\$ 349,800.00	343,150.00	364,729.00
RAILROAD BONDS.					
Louisiana & Missouri River,	7s,	1900,	\$ 20,000.00	20,000.00	21,800.00
Chicago & Northwestern:—					
Northwestern Union,	7s,	1917,	30,000.00	30,000.00	41,100.00
Des Moines & Minn.,	7s,	1907,	25,000.00	25,000.00	28,500.00
Ottumwa, S. F. & St. P.,	5s,	1909,	3,000.00	3,000.00	3,135.00
Northern Illinois,	5s,	1910,	1,000.00	1,000.00	1,045.00
Iowa Division,	4½s,	1902,	10,000.00	10,000.00	10,000.00
Joliet & No. Ind.,	7s,	1907,	13,000.00	13,000.00	15,600.00
Chicago, Milwaukee & St. Paul:—					
Chicago & Pacific Western,	5s,	1921,	22,000.00	22,000.00	24,640.00
La Crosse & Davenport,	5s,	1919,	30,000.00	30,000.00	31,800.00
Mineral Point,	5s,	1910,	25,000.00	25,000.00	26,000.00
Norwich & Worcester,	6s,	1897,	1,000.00	1,000.00	1,010.00
Morris & Essex,	7s,	1914,	10,000.00	10,000.00	14,000.00
New London Northern,	4s,	1910,	50,000.00	50,000.00	52,750.00
Pitts., McKeesport & Youbiogheny,	6s,	1932,	10,000.00	10,000.00	12,500.00
St. P., Minn. & Man. (Dakota Ex.),	6s,	1910,	25,000.00	25,000.00	28,750.00
Toledo, Ohio (Central Ext.),	5s,	1938,	19,000.00	6,650.00	6,650.00
Midlands of Ind.,	5s,	1917,	5,000.00	4,500.00	4,500.00
Totals,			\$ 299,000.00	286,150.00	323,780.00
BANK STOCKS.					
100 shares Thames National, Norwich,			\$ 10,000.00	10,000.00	15,000.00
100 “ Merchants “ “			10,000.00	10,000.00	12,000.00
1 “ Second “ “			1,000.00	1,000.00	1,000.00
Totals,			\$ 21,000.00	21,000.00	28,000.00

DIME SAVINGS BANK OF NORWICH.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,942; total amount, \$671,588.99
2	Number of depositors having \$1,000 and not over \$2,000,	333; total amount, 436,828.39
3	Number of depositors having \$2,000 and not over \$10,000,	170; total amount, 671,878.48
4	Number of depositors having over \$10,000,	7; total amount, 151,808.58
5	Total number of depositors,	6,452; total deposits, \$1,932,104.44
6	Largest amount due a single depositor,	39,643.58
7	Number of accounts opened during the past year, 797; number closed, 705; increase, 92.	
8	Amount deposited, including interest credited, during the past year,	465,961.32
9	Amount withdrawn during the past year,	389,247.81
10	Amount of increase,	76,713.51
11	Amount of income received the past year,	102,753.04
12	Dividends: Rate the past year, 2 per cent., and 2 per cent.; amount, \$36,036.22, and \$36,793.13; when paid, November 1, 1895, and May 1, 1896,	72,829.35
13	State tax the past year,	4,370.03
14	Expenses the past year, including salaries,	7,537.78
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year?	3,449.74
17	Amount of assets yielding no income the past year,	2,901.66
18	Loans on real estate— are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	50,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	40,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	22,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	2 per cent.
23	What is the per cent. per annum of income on all other real estate owned?	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in May.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in May.

OFFICERS.—President, E. R. Thompson; Vice Presidents, Hugh H. Osgood, J. Hunt Smith, Frank J. Leavens; Treasurer, Frank L. Woodard; Directors, Wm. C. Osgood, W. R. Burnham, C. D. Browning, Gardiner Greene, E. G. Bidwell, George C. Raymond, Nicholas Tarrant, Frank L. Woodard, Adam Reed.

DIME SAVINGS BANK OF WALLINGFORD.

LEONARD B. BISHOP, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$377,150.00	Whole Amount of Deposits, \$416,355.2	
Loans on Collateral Security, . . .	1,300.00	Surplus Account, . . .	30,376.2
Loans on Personal Sec'ty only, . . .	15,625.00	Interest Account, . . .	5,342.7
United States Bonds, . . .	10,000.00	Profit and Loss Account, . . .	4,184.2
Town and Borough Notes, . . .	9,000.00		
Railroad Bonds, . . .	6,000.00		
Bank Stocks in Connecticut, . . .	19,400.00		
Suspense Account, . . .	78.88		
Expense Account, . . .	943.80		
Cash in banks, . . .	16,648.39		
Cash in vault, . . .	112.49		
Total Assets, . . .	\$456,258.56	Total Liabilities, . . .	\$456,258.56

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, registered, \$	10,000.00	10,000.00	11,700.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Note of Town of Wallingford, \$	5,000.00	5,000.00	5,000.00
Note of Borough of Wallingford,	4,000.00	4,000.00	4,000.00
Totals, \$	9,000.00	9,000.00	9,000.00
RAILROAD BONDS.			
Chicago, Burlington & Quincy, 7s, 1903, \$	6,000.00	6,000.00	7,000.00
BANK STOCKS.			
172 shares First National of Wallingford, . . . \$	17,200.00	17,200.00	18,920.00
16 " First National of Meriden,	1,800.00	1,600.00	2,000.00
6 " Home " " "	600.00	600.00	720.00
Totals, \$	19,400.00	19,400.00	21,640.00

DIME SAVINGS BANK OF WALLINGFORD. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,951; total amount,	\$265,475.81
2	Number of depositors having \$1,000 and not over \$2,000,	91; total amount,	113,901.56
3	Number of depositors having over \$2,000 and not over \$10,000,	14; total amount,	36,977.87
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,056; total deposits,	\$416,355.24
6	Largest amount due a single depositor,		4,962.00
7	Number of accounts opened during the past year, 416; number closed, 304; increase, 112.		
8	Amount deposited, including interest credited, during the past year,		156,009.62
9	Amount withdrawn during the past year,		149,440.13
10	Amount of increase,		6,569.49
11	Amount of income received the past year,		22,550.13
12	Dividends: Rate the past year, 4 per cent; amount, \$7,621.51 and \$7,836.21; when paid, January 1, 1896, and July 1, 1896,		15,457.72
13	State tax the past year,		924.80
14	Expenses the past year, including salaries,		2,386.40
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate— are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		25,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		6,825.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		1,300.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		Have none.
23	What is the per cent. per annum of income on all other real estate owned,		Have none.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Tuesday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Tuesday in July.	

OFFICERS. — President, L. M. Hubbard; Treasurer, Leonard B. Bishop; Directors or Trustees, L. M. Hubbard, H. Mallon, Charles N. Jones, Albert D. Judd, George M. Hallenbeck, Linus H. Hall, Marcus S. Cook, Henry L. Hall, Charles B. Yale.

DIME SAVINGS BANK OF WATERBURY.

GUERNSEY S. PARSONS, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,258,156.00	Whole Amt. of Deposits, . 2,989,482.35
Loans on Collateral Security, 419,400.00	Surplus Account, . 75,000.00
Loans on Personal Sec'y only, 419,150.00	Interest Account, . 73,157.50
United States Bonds, . 46,200.00	Profit and Loss Account, 1,618.33
State Bonds, . 22,893.24	
Town, City, and Corp. Bds., 133,500.00	
Town, City, and Borough • Notes and Orders, . 89,500 00	
School District Notes and Orders, . 33,150.00	
Railroad Bonds, . 424,000.00	
Bank Stocks in Connecticut, 90,075.00	
Bank Stocks in other States, 2,700.00	
Banking house, . 36,596.80	
Insurance Account, . 18.10	
Premium Account, . 25,000.00	
Cash in banks, . 118,084.92	
Cash in vault, . 20,834.12	
Total Assets, . \$3,139,258.18	Total Liabilities, . \$3,139,258.18

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, Coupon, \$	40,000.00	46,200.00	46,800.00
STATE BONDS.			
Washington Warrants, 8 p. c., \$	22,893.24	22,893.24	22,893.24
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Waterbury, \$	20,000.00	20,000.00	20,000.00
Town of Waterbury,	50,000.00	50,000.00	50,000.00
“ Watertown,	19,500.00	19,500.00	19,500.00
Totals, \$	89,500.00	89,500.00	89,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center School District, Waterbury, . . \$	15,000.00	15,000.00	15,000.00
Hopeville “ “	9,000.00	9,000.00	9,000.00
East Mountain “ “	1,500.00	1,500.00	1,500.00

DIME SAVINGS BANK OF WATERBURY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS. — CON.						
Waterville School Dist., Waterbury,				\$ 1,600.00	1,600.00	1,600.00
Town Plot " " " "				250.00	250.00	250.00
Saw Mill Plain " " " "				800.00	800.00	800.00
Union " Naugatuck, " " "				5,000.00	5,000.00	5,000.00
Totals,				\$ 33,150.00	33,150.00	33,150.00
TOWN, CITY, AND CORPORATION BONDS.						
City of Waterbury,	4½s,	1904,	\$	5,000.00	5,000.00	5,150.00
" " "	4½s,	1905,		5,000.00	5,000.00	5,150.00
" Stamford,	4s,	1896,		5,000.00	5,000.00	5,000.00
" " "	4s,	1901,		5,000.00	5,000.00	5,000.00
" " "	4s,	1906,		5,000.00	5,000.00	5,000.00
" Paterson,	5s,	1902,		10,000.00	10,000.00	10,500.00
" " "	4½s,	1933,		10,000.00	10,000.00	10,900.00
" " "	4½s,	1907,		10,000.00	10,000.00	10,400.00
" Dayton,	5s,	1905,		19,000.00	19,000.00	20,330.00
" " "	5s,	1906,		1,000.00	1,000.00	1,080.00
" Toledo,	4½s,	1933,		15,000.00	15,000.00	15,450.00
" " "	4s,	1925,		20,000.00	20,000.00	20,000.00
" Pueblo,	6s,	1902,		3,000.00	3,000.00	3,120.00
" Columbus,	6s,	1897,		2,000.00	2,000.00	2,000.00
" " "	6s,	1902,		3,500.00	3,500.00	3,850.00
" Dubuque,	5s,	1902,		15,000.00	15,000.00	15,390.00
Totals,				\$ 133,500.00	133,500.00	138,320.00
RAILROAD BONDS.						
Chic. & Northwestern R. R.,—						
Madison Extension,	7s,	1911,	\$	30,000.00	30,000.00	38,100.00
Menominee " "	7s,	1911,		25,000.00	25,000.00	31,750.00
Chicago & Tomah,	6s,	1905,		30,000.00	30,000.00	33,300.00
" Milwaukee,	7s,	1898,		5,000.00	5,000.00	5,400.00
Northwestern Union,	7s,	1917,		20,000.00	20,000.00	26,800.00
Iowa Division,	4½s,	1902,		20,000.00	20,000.00	20,000.00
Northern Illinois,	5s,	1910,		20,000.00	20,000.00	21,800.00
Ottum., Cedar Falls & S. P.,	5s,	1909,		20,000.00	20,000.00	21,100.00
Chicago & Northwestern,	7s,	1915,		10,000.00	10,000.00	13,200.00
Syracuse, Binghamton & N. Y.,—						
Del., Lackawanna & Western,	7s,	1906,		10,000.00	10,000.00	12,100.00
Sharon Railway,	4½s,	1919,		20,000.00	20,000.00	20,000.00
Central Ohio,	4½s,	1930,		20,000.00	20,000.00	20,000.00
McKeesport & Belle Vernon,	6s,	1918,		27,000.00	27,000.00	32,670.00
Pitts., McKeesp't & Youghiogh'y,	6s,	1932,		10,000.00	10,000.00	12,600.00
Saginaw & Western,	6s,	1913,		15,000.00	15,000.00	7 500.00

DIME SAVINGS BANK OF WATERBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Delaware & Hudson Canal Co., 7s, 1917, \$	5,000.00	5,000.00	6,700.00
Terre Haute & Indianapolis, 5s, 1925,	25,000.00	25,000.00	26,750.00
Milwaukee, L. S. & Western, 6s, 1924,	15,000.00	15,000.00	18,450.00
St. P., Minneapolis & Manitoba,— Dakota Division, 6s, 1910,	40,000.00	40,000.00	46,000.00
Watertown & Rome, 6s, 1910,	10,000.00	10,000.00	11,900.00
St. Paul & Northern Pacific, 6s, 1923,	2,000.00	2,000.00	2,440.00
Chic., Burlington & Quincy, 7s, 1903,	25,000.00	25,000.00	28,000.00
New London Northern, 4s, 1910,	15,000.00	15,000.00	15,300.00
Burlington & Missouri River, 6s, 1918,	5,000.00	5,000.00	5,900.00
Totals, \$	424,000.00	424,000.00	447,760.00
BANK STOCKS.			
1,020 shares Waterbury National Bank, \$	51,000.00	78,075.00	89,250.00
50 " Bristol " "	5,000.00	5,000.00	8,500.00
60 " Manufacturers " "	6,000.00	6,000.00	8,400.00
10 " Citizens " "	1,000.00	1,000.00	1,040.00
24 " Nat. Shoe & Leather, New York,	2,400.00	2,700.00	2,160.00
Totals, \$	65,400.00	92,775.00	109,350.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	10,058; total amount, \$1,566,243.18
2	Number of depositors having \$1,000 and not over \$2,000,	596; total amount, 773,305.57
3	Number of depositors having over \$2,000 and not over \$10,000,	196; total amount, 639,349.20
4	Number of depositors having over \$10,000,	1; total amount, 10,584.40
5	Total number of depositors,	10,851; total deposits, \$2,989,482.35
6	Largest amount due a single depositor,	10,584.40
7	Number of accounts opened during the past year, 2,240; number closed, 1,560; increase, 680.	
8	Amount deposited, including interest credited, during the past year,	950,840.67
9	Amount withdrawn during the year,	727,655.98
10	Amount of increase,	223,184.69
11	Amount of income received the past year,	152,116.77
12	Dividends: Rate the past year, 4 per cent., amount, \$51,042 and \$54,387.13; when paid, Oct. 15, 1895, and April 15, 1896,	105,429.13

DIME SAVINGS BANK OF WATERBURY. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

13	State tax the past year,	\$6,956.08
14	Expenses the past year, including salaries,	7,053.45
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year (real estate),	400.00
17	Amount of assets yielding no income the past year,	63,593.24
18	Loans on real estate — are they all first mortgages,	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	115,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	50,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society or corporation,	45,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
	What is the per cent. per annum on all other real estate loaned?	4
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in January.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in January.

OFFICERS. — President, Henry H. Peck ; Treasurer, Guernsey S. Parsons ; Directors or Trustees, Elisha Leavenworth, Henry H. Peck, Buel Heminway, Edward C. Lewis, Edward T. Root, Charles W. Gillette, John W. Smith, Arthur O. Shepardson, Edward L. Frisbie, Sr., Guernsey S. Parsons, Fred. A. Spencer, Leman W. Cutler, Edward M. Burrall, Otis S. Northrop.

ESSEX SAVINGS BANK.

L. L. WOOSTER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$201,092.33	Whole Amount of Deposits, \$622,853.00	
Loans on Collateral Security, . . .	4,700.00	Surplus Account, . . .	25,000.00
Loans on Personal Sec'ty only, . . .	9,700.00	Profit and Loss Account, . . .	12,622.39
State Bonds, . . .	15,201.18	Rents,	1,262.14
Town, City, and Corp. Bonds, . . .	103,000.00		
Town, City, and Borough Notes and Orders, . . .	18,500.00		
Railroad Bonds, . . .	167,000.00		
Railroad Stocks, . . .	6,772.38		
Bank Stocks in Connecticut, . . .	61,614.33		
Bank Stocks in other States, . . .	20,314.37		
Real Estate by Foreclosure, . . .	41,100.91		
Banking House, . . .	4,000.00		
Expense Account, . . .	544.75		
Office furniture, etc., . . .	760 00		
Sundry Account, . . .	312.90		
Cash in banks, . . .	5,012.79		
Cash in vault, . . .	2,111.59		
Total Assets, . . .	\$661,737.53	Total Liabilities, . . .	\$661,737.53

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE BONDS.			
Washington, 8s,	\$ 7,448.35	4,448.35	7,448.35
Colorado, 6s,	7,752.83	7,752.83	7,752.83
Totals,	\$ 15,201.18	15,201.18	15,201.18
RAILROAD STOCKS.			
34 shares Delaware & Hudson Canal Co., . . .	\$ 3,400.00	3,272.38	4,080.00
39 " Atchison, Topeka & Santa Fe, . . .	3,900.00	3,500.00	623.00
Totals,	\$ 7,300.00	6,772.38	4,703.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Lyme, 5s, 1898, \$	500.00	500.00	500.00
" Essex, 4s, 1911,	17,000.00	17,000.00	17,000.00
" New Haven, 3½s, 1939,	1,000.00	1,000.00	970.00

ESSEX SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
City of Cincinnati,	7s,	1904,	\$	8,000.00	8,000.00	9,440.00
“ “	7 ³ / ₁₀ s,	1902,		19,000.00	19,000.00	22,610.00
“ “	6s,	1909,		10,000.00	10,000.00	11,400.00
“ Columbus,	6s,	1900,		1,000.00	1,000.00	1,050.00
“ “	6s,	1907,		13,000.00	13,000.00	14,560.00
“ Davenport,	6s,	1899,		6,000.00	6,000.00	6,240.00
“ Duluth,	5s,	1896,		2,000.00	2,000.00	2,000.00
“ “	5s,	1897,		2,000.00	2,000.00	2,010.00
“ “	5s,	1898,		2,000.00	2,000.00	2,020.00
“ “	5s,	1899,		2,000.00	2,000.00	2,030.00
“ Denver,	6s,	1901,		10,000.00	10,000.00	10,600.00
“ Tacoma,	5s,	1913,		5,000.00	5,000.00	5,850.00
“ Pueblo,	6s,	1906,		5,000.00	5,000.00	5,550.00
“ Aurora,	6s,	1899,		4,000.00	4,000.00	4,160.00
“ Chicago,	6s,	1899,		3,000.00	3,000.00	3,120.00
“ “	6s,	1900,		6,000.00	6,000.00	6,300.00
“ Superior,	6s,	1898,		5,000.00	5,000.00	5,100.00
Totals,			\$	121,500.00	121,500.00	132,510.00
RAILROAD BONDS.						
Central Pacific,	6s,	1898,	\$	1,000.00	1,000.00	1,020.00
New York Central & Hudson River,	7s,	1903,		15,000.00	15,000.00	17,100.00
Chic., Mil. & St. Paul, Min. Pt.,	5s,	1910,		21,000.00	21,000.00	23,100.00
Southwest Division,	6s,	1909,		14,000.00	14,000.00	15,590.00
Dubuque “	6s,	1920,		8,000.00	8,000.00	9,680.00
Milwaukee & St. Paul,	7s,	1903,		10,000.00	10,000.00	11,400.00
Joliet & Northern Indiana,	7s,	1907,		10,000.00	10,000.00	12,100.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	15,000.00	19,950.00
Chicago & Tomah,	6s,	1908,		8,000.00	8,000.00	9,040.00
Iowa Midlands,	8s,	1900,		5,000.00	5,000.00	5,700.00
Northern Illinois,	5s,	1910,		5,000.00	5,000.00	5,250.00
Central Ohio,	4 ¹ / ₂ s,	1930,		5,000.00	5,000.00	5,000.00
Chicago & Northwestern,	6s,	1929,		4,000.00	4,000.00	5,000.00
Saginaw & Western,	6s,	1913,		5,000.00	5,000.00	5,850.00
Sunbury, Hazleton & Wilkesb.,	5s,	1928,		6,000.00	6,000.00	6,840.00
Staten Island,	4 ¹ / ₂ s,	1943,		10,000.00	10,000.00	10,000.00
Evansville & Terre Haute,	6s,	1923,		5,000.00	5,000.00	6,150.00
Mil., Lake Shore & Western,	6s,	1924,		5,000.00	5,000.00	6,150.00
Atch'n, Topeka & Santa Fe, g. m.,	4s,	1995,		4,500.00	4,500.00	3,385.00
“ “ “ adj'm't,		1995,		2,500.00	2,500.00	.....
Burlington & Missouri River,	6s,	1918,		8,000.00	8,000.00	9,600.00
Totals,			\$	167,000.00	167,000.00	187,905.00

ESSEX SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
7 shares	Merchants	National,	Norwich,	\$	700.00	700.00	700.00
25	"	Second	"		2,500.00	2,900.00	2,900.00
10	"	Uncas	"		1,000.00	1,260.00	1,000.00
10	"	Second	"		1,000.00	1,160.00	1,160.00
25	"	National,	New Haven,		2,500.00	2,650.00	2,650.00
20	"	Fairfield Co.,	Norwalk,		2,000.00	2,000.00	2,000.00
57	"	Saybrook,	Essex,		2,850.00	4,107.50	2,850.00
15	"	Yale National,	New Haven,		1,500.00	1,784.83	1,740.00
30	"	First	Meriden,		3,000.00	3,900.00	3,900.00
7	"	Conn. T. & S. D. Co.,	Hartford,		700.00	1,120.00	1,155.00
11	"	Nat'l B'k of N. Eng.,	East Haddam,		1,100.00	1,100.00	880.00
20	"	Merchants National,	New Haven,		1,000.00	940.00	1,000.00
20	"	Hartford Trust Co.,	Hartford,		2,000.00	2,098.00	2,900.00
40	"	Central	Nat'l, Middletown,		4,000.00	4,263.00	4,263.00
40	"	Middlesex Co.	"		4,000.00	4,173.00	4,173.00
47	"	Middletown	"		3,525.00	5,007.00	5,010.00
19	"	Charter Oak	Hartford,		1,900.00	2,093.00	1,710.00
12	"	City,	"		1,200.00	1,212.00	1,200.00
20	"	Hartford	"		2,000.00	3,105.00	2,760.00
50	"	National Exchange,	"		2,500.00	3,250.00	3,000.00
27	"	Phoenix	Nat'l, "		2,700.00	2,875.00	3,165.00
10	"	Deep River	" Saybrook,		1,000.00	1,200.00	1,200.00
38	"	Danbury	" Danbury,		3,800.00	5,034.00	5,034.00
18	"	Pahquioque	"		1,800.00	2,436.00	2,436.00
7	"	First	" Bridgeport,		700.00	1,246.00	1,246.00
30	"	American Exchange,	New York,		3,000.00	3,257.50	4,950.00
11	"	Continental	Nat'l, "		1,100.00	1,563.75	1,430.00
30	"	Chatham	"		750.00	635.62	2,745.00
10	"	Bank of New York,	"		1,000.00	1,005.00	2,300.00
5	"	Bank of America,	"		500.00	492.50	3,000.00
25	"	Fourth	Nat'l, "		2,500.00	3,087.50	4,000.00
28	"	Ninth	"		2,800.00	3,110.00	3,136.00
20	"	National Park,	"		2,000.00	2,062.50	5,000.00
28	"	Bank of Commerce,	"		2,800.00	2,800.00	5,460.00
16	"	Shoe & Leather,	"		1,600.00	2,300.00	1,350.00
Totals,					\$ 69,025.00	81,928.70	93,403.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,681; total amount,	\$286,635.68
2	Number of depositors having \$1,000 and not over \$2,000,	116; total amount,	157,349.37
3	Number of depositors having over \$2,000 and not over \$10,000,	49; total amount,	178,867.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,846; total deposits,	\$622,853.00

ESSEX SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$7,932.99
7	Number of accounts opened during the past year, 144; number closed, 149; decrease, 5.	
8	Amount deposited, including interest credited, during the past year,	90,650.96
9	Amount withdrawn during the past year,	86,319.67
10	Amount of increase,	4,331.29
11	Amount of income received the past year,	35,698.55
12	Dividends: Rate the past year, 4 per cent.; amount, \$12,128.68 and \$12,242.58; when paid, Jan. 2, 1896, and July 2, 1896,	24,371.26
13	State tax the past year,	1,286.14
14	Expenses the past year, including salaries,	3,572.22
15	What amount of collateral and personal loans is past due,	3,650.00
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	7,000.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	5,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,700.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	1 per cent.
23	What is the rate per cent. per annum of income on all other real estate owned,	
24	Date of annual meeting of incorporators to elect trustees or directors,	Fourth Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Fourth Monday in July.

OFFICERS. — James Phelps, President; L. L. Wooster, Treasurer; Directors or Trustees, C. H. Hubbard, N. H. Williams, W. H. Parmelee, L. L. Wooster, E. E. Dickinson, James Phelps, H. B. Sisson.

FAIRFIELD COUNTY SAVINGS BANK, NORWALK.

VICTOR S. SELLECK, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$353,109.60	Whole Amt. of Deposits, . \$711,905.97
Loans on Collateral Security, 29,875.00	Surplus Account, . 20,500.00
Loans on Personal Sec'y only, 10,050.00	Profit and Loss Account, . 16,726.19
Town, City, and Corp. Bonds, 107,030.50	Box Account, . . . 60.00
Town, City, and Borough Notes and Orders, . . 80,851.08	
School Dist. Notes and Orders, 10,800.00	
Railroad Bonds, . . . 27,508.25	
Bank Stocks in Connecticut, 41,480.00	
Bank Stocks in other States, 43,305.00	
Real estate by foreclosure, . 20,084.79	
Furniture and fixtures, . 1,487.50	
Suspense Account, . . 14.45	
Cash in banks, . . . 22,441.72	
Cash in vault, . . . 1,154.27	
Total Assets, . . . \$749,192.16	Total Liabilities, . . \$749,192.16

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND CITY NOTES AND ORDERS.			
Town of Norwalk, \$	66,000.00	66,000.00	66,000.00
City of Norwalk,	14,851.08	14,851.08	14,851.08
Totals, \$	80,851.08	80,851.08	80,851.08
SCHOOL DISTRICT NOTES.			
Center School District, \$	3,800.00	3,800.00	3,800.00
Over River School District,	7,000.00	7,000.00	7,000.00
Totals, \$	10,800.00	10,800.00	10,800.00
TOWN, CITY, AND CORPORATION BONDS.			
Borough of Norwalk, Sewer, 4s, 1907, \$	10,000.00	10,000.00	10,100.00
Borough of Bethel, Water, 6s, 1903,	3,000.00	3,070.00	3,315.00
" " " " 6s, 1908,	9,000.00	9,363.50	10,440.00
City of Columbus, Ohio, 6s, 1906,	8,000.00	8,000.00	8,480.00
" Newark, N. J., Water, 4s, 1922,	10,000.00	10,000.00	10,200.00
" Chicago, Ill., W. C. E., 4s, 1921,	20,000.00	20,000.00	20,900.00
" Aurora, Ill., 6s, 1899,	6,000.00	6,000.00	6,180.00

FAIRFIELD COUNTY SAVINGS BANK, NORWALK. — CONT.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS.—CONT'D.						
City of Dayton, Ohio, Paving,	6s, 1903,	\$		8,000.00	8,000.00	8,640.00
" Pueblo, Col., Deficiency,	6s, 1902,			2,000.00	2,000.00	2,200.00
" " " Water,	6s, 1904,			5,000.00	5,000.00	5,200.00
" New Albany, Ind.,	5s, 1915,			5,000.00	5,000.00	5,600.00
" Terre Haute, Ind.,	6s, 1903,			2,500.00	2,619.02	2,775.00
" " " "	6s, 1904,			2,500.00	2,639.17	2,800.00
" " " "	6s, 1905,			2,500.00	2,659.33	2,850.00
" " " "	6s, 1906,			2,500.00	2,679.48	2,875.00
" Dubuque, Ia.,	5s, 1902,			10,000.00	10,000.00	10,300.00
Totals,		\$		106,000.00	107,030.50	112,855.00
RAILROAD BONDS.						
Chicago, Rock Island & Pacific,	6s, 1917,	\$		10,000.00	12,437.50	12,400.00
Chicago, Burlington & Quincy, Con.,	7s, 1903,			6,000.00	6,935.00	6,960.00
Burlington & Missouri River,	6s, 1918,			7,000.00	8,135.75	8,050.00
Totals,		\$		23,000.00	27,508.25	27,410.00
BANK STOCKS.						
112 shares National, Norwalk,		\$		11,200.00	11,200.00	11,200.00
18 " Central National, Norwalk,				1,800.00	1,800.00	1,980.00
91 " Fairfield County National, Norwalk,				9,100.00	9,100.00	7,280.00
85 " City National, South Norwalk,				8,500.00	8,500.00	9,775.00
15 " First National, New Canaan, Conn.,				1,500.00	1,275.00	1,350.00
14 " " Westport, Conn.,				1,400.00	1,400.00	1,470.00
3 " Connecticut Nat'l, Bridgeport, Conn.,				300.00	405.00	450.00
8 " First National, Norwich, Conn.,				800.00	800.00	800.00
50 " Thames " " "				5,000.00	7,000.00	7,500.00
40 " Continental National, New York,				4,000.00	4,000.00	5,200.00
50 " Fourth " " "				5,000.00	5,000.00	8,000.00
50 " National Bank of Republic, " "				5,000.00	5,000.00	6,750.00
30 " Mercantile National, " "				3,000.00	3,000.00	4,950.00
30 " Central " " "				3,000.00	3,000.00	3,600.00
72 " Merchants Ex. " " "				3,600.00	3,600.00	3,960.00
255 " Phoenix " " "				5,100.00	5,100.00	5,100.00
187 " Tradesmen's " " "				7,480.00	7,480.00	6,358.00
10 " Seventh " " "				1,000.00	1,000.00	1,000.00
30 " Western " " "				3,000.00	3,000.00	3,375.00
25 " Southern " " "				2,500.00	3,125.00	2,625.00
Totals,		\$		82,280.00	84,785.00	92,723.00

FAIRFIELD COUNTY SAVINGS BANK, NORWALK. — CONT.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,364; total amount,	\$305,494.48
2	Number of depositors having \$1,000 and not over \$2,000,	148; total amount,	188,208.84
3	Number of depositors having over \$2,000 and not over \$10,000,	67; total amount,	218,202.65
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,579; total deposits,	\$711,905.97
6	Largest amount due a single depositor,		8,974.68
7	Number of accounts opened during the past year, 262; number closed, 178; increase, 84.		
8	Amount deposited, including interest credited, during the past year,		194,407.07
9	Amount withdrawn during the past year,		141,726.86
10	Amount of increase,		52,680.21
11	Amount of income received the past year,		34,348.12
12	Dividends: Rate the past year, 2 and 2 per cent.; amount \$12,560.76 and \$12,846.91; when paid, October 10, 1895, and April 10, 1896,		25,407.67
13	State tax the past year,		1,458.76
14	Expenses the past year, including salaries,		4,907.87
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		13,525.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		12,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		12,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		3½ per cent. +
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		Fourth Wednesday in January.
25	Date of annual meeting to elect president, treasurer, and other officers,		Fourth Wednesday in January.

OFFICERS. — President, Asa B. Woodward; Treasurer, Victor S. Selleck; Directors or Trustees, Asa B. Woodward, J. Thornton Prowitt, Charles Olmstead, Thomas S. Stout, James G. Gregory, Joseph C. Randle, G. Willis White, Arthur C. Wheeler.

FALLS VILLAGE SAVINGS BANK.

HENRY C. GAYLORD, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$215,340.19	Whole Amount of Deposits, \$627,633.78	
Loans on Collateral Security, . . .	22,532.00	Surplus Account, . . .	32,000.00
Loans on Personal Sec'ty only, . . .	97,819.90	Interest Account, . . .	8,013.34
Town, City, and Corp. Bonds, . . .	98,900.00		
Railroad Bonds, . . .	100,500.00		
Bank Stocks in Connecticut, . . .	38,857.00		
Bank Stocks in other States, . . .	11,200.00		
Real Estate by foreclosure, . . .	39,503.29		
Banking house, . . .	12,230.28		
Insurance Account, . . .	63.12		
Expense Account, . . .	1,077.95		
Premium Account, . . .	19,335.00		
Cash in banks, . . .	5,093.73		
Cash in vaults, . . .	5,194.66		
Total Assets, . . .	\$667,647.12	Total Liabilities, . . .	\$667,647.12

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cleveland, Ohio, 6s, 1898, \$	20,000.00	20,000.00	20,800.00
Cincinnati, " 6s, 1909,	10,000.00	10,000.00	11,800.00
Columbus, " (optional), 6s, 1907,	7,000.00	7,000.00	7,350.00
Columbus, " 5s, 1913,	10,000.00	10,000.00	10,800.00
Omaha, Neb., 6s, 1898,	4,500.00	4,500.00	4,680.00
" " 5s, 1903,	5,200.00	5,200.00	5,460.00
" " 5s, 1904,	5,700.00	5,700.00	5,985.00
" " 5s, 1912,	5,000.00	5,000.00	5,400.00
Harrisburg, Pa., 5s, 1900,	5,000.00	5,000.00	5,150.00
Duluth, Minn., 6s, 1896,	2,000.00	2,000.00	2,000.00
" " 6s, 1897,	2,000.00	2,000.00	2,020.00
" " 4s, 1920,	5,000.00	5,000.00	5,000.00
St. Paul, " 4s, 1919,	7,000.00	7,000.00	7,140.00
" " 6s, 1898,	500.00	500.00	520.00
" " 6s, 1900,	5,000.00	5,000.00	5,250.00
Aurora, Ill., 6s, 1903,	5,000.00	5,000.00	5,250.00
Totals, \$	98,900.00	98,900.00	104,605.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, \$	10,000.00	13,100.00	13,000.00
Northwestern Union, 7s, 1917,	10,500.00	14,210.00	14,385.00

FALLS VILLAGE SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.— CONTINUED.			
Chicago & Northwestern, continued:—			
Menominee Extension, 7s, 1911, \$	5,000.00	6,750.00	6,500.00
Chicago & Tomah, 6s, 1905,	10,000.00	11,950.00	11,400.00
Milwaukee & Madison, 6s, 1905,	10,000.00	11,900.00	11,400.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	5,000.00	5,000.00	5,300.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	5,000.00	5,000.00	5,250.00
Southwestern Division, 6s, 1909,	5,000.00	5,000.00	5,600.00
Illinois Central, Springfield Div., 6s, 1898,	10,000.00	10,000.00	10,300.00
Chicago & Alton, Miss. Riv. Bridge, 6s, 1912,	5,000.00	5,000.00	5,500.00
C., R. I. & P., Chic. & Southwestern, 7s, 1899,	5,000.00	5,000.00	5,300.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	6,550.00	6,200.00
Morris & Essex, 7s, 1914,	10,000.00	13,950.00	14,000.00
Joliet & Northern Indiana, 7s, 1907,	5,000.00	6,425.00	6,000.00
Totals, \$	100,500.00	119,835.00	120,135.00
BANK STOCKS.			
167 shares National Iron, Falls Village, . . \$	16,700.00	18,217.00	18,704.00
40 " First National, Norwich,	4,000.00	4,000.00	4,200.00
89 " Second " "	8,900.00	10,940.00	8,900.00
30 " Thames " "	3,000.00	4,500.00	4,800.00
12 " Merchants " "	1,200.00	1,200.00	1,320.00
112 " Continental " New York,	11,200.00	11,200.00	14,560.00
Totals, \$	45,000.00	50,057.00	52,484.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,322; total amount,	\$275,546.84
2	Number of depositors having \$1,000 and not over \$2,000,	117; total amount,	156,891.43
3	Number of depositors having over \$2,000 and not over \$10,000,	58; total amount,	181,547.01
4	Number of depositors having over \$10,000,	1; total amount,	13,648.50
5	Total number of depositors,	1,498; total deposits,	\$627,633.78
6	Largest amount due a single depositor,		13,648.50
7	Number of accounts opened during the past year, 186; number closed, 170; increase, 16.		
8	Amount deposited, including interest credited, during the past year,		133,974.01
9	Amount withdrawn during the past year,		144,723.69
10	Amount of decrease,		10,749.68
11	Amount of income received the past year,		34,362.44

FALLS VILLAGE SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amount, \$12,495.71 and \$12,452.15; when paid, January 1, 1896, and July 1, 1896,	\$24,947.86
13	State tax the past year,	1,333.13
14	Expenses the past year, including salaries,	4,494.99
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	9,077.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	6,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	13,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
22	What is the per cent. per annum of income on all foreclosed real estate, after deducting all items chargeable thereto,	About 2 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	September.
25	Date of annual meeting to elect president, treasurer, and other officers,	September.

OFFICERS.—President, Edwin W. Spurr; Treasurer, Henry C. Gaylord; Directors or Trustees, Edwin W. Spurr, James H. Barnum, Henry C. Gaylord, George W. Hall, E. I. Hornbeck, J. Lee Ensign, F. M. Olin, Edward Ward, H. Goodwin.

FARMERS & MECHANICS SAVINGS BANK, MIDDLETOWN.

FRED B. CHAFFEE, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,085,242.00	Whole Amt. of Deposits, \$2,403,444.55
Loans on Collateral Security, 91,088.00	Surplus Account, . . . 100,000.00
Loans on Personal Sec'y only, 24,192.00	Interest Account, . . . 23,938.84
United States Bonds, . . . 25,000.00	Profit and Loss Account, 36,579.53
Town, City, and Corpora- tion Bonds, . . . 711,400.00	Loan Accounts, . . . 5,593.73
Railroad Bonds, . . . 191,500.00	
Bank Stocks in Connecticut, 239,200.00	
Real Estate by Foreclosure, 66,791.62	
Bank block, . . . 50,094.43	
Tax Account, . . . 2,513.36	
Expense Account, . . . 1,959.50	
Sundry Accounts, . . . 4,825.10	
Cash in banks, . . . 71,561.10	
Cash in vault, . . . 4,189.54	
Total Assets, . . . \$2,569,556.65	Total Liabilities, . . \$2,569,556.65

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, Coupon, \$	25,000.00	25,000.00	27,812.50
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1897-1908, \$	96,000.00	96,000.00	97,440.00
“ Portland, “ 3 ⁶⁵ / ₁₀₀ s, 1909, . . .	11,000.00	10,800.00	11,000.00
“ “ “ 4s, 1896-1911, . . .	26,000.00	26,000.00	26,000.00
“ “ “ 4s, 1905, . . .	30,000.00	30,000.00	30,450.00
“ Middlefield, “ 4s, 1897-1906, . . .	10,000.00	10,000.00	10,150.00
“ Chatham, “ 3 ⁷⁵ / ₁₀₀ s, 1910, . . .	35,000.00	35,000.00	35,000.00
“ Lyme, “ 5s, 1898, . . .	2,000.00	2,000.00	2,030.00
City of Bath, Me., 6s, 1902, . . .	6,000.00	6,000.00	6,600.00
“ Kansas City, Mo., 7s, 1897, . . .	6,000.00	6,000.00	6,030.00
“ Springfield, “ 4 ¹ / ₂ s, 1905, . . .	25,000.00	25,000.00	25,875.00
“ St. Joseph, “ 6s, 1903, . . .	10,000.00	10,000.00	11,100.00
“ Youngstown, Ohio, 6s, 1897-1903, . . .	15,800.00	15,800.00	16,757.50
“ Dayton, “ 4s, 1905, . . .	7,000.00	7,000.00	7,017.50
“ “ “ 4s, 1907, . . .	10,000.00	10,000.00	10,700.00
“ Toledo, “ 4 ¹ / ₂ s, 1914, . . .	10,000.00	10,000.00	10,200.00
“ “ “ 4 ¹ / ₂ s, 1900, . . .	15,000.00	15,000.00	15,225.00
“ “ “ 4 ¹ / ₂ s, 1903, . . .	10,000.00	10,000.00	10,250.00
“ “ “ 7 ³ / ₁₀ s, 1900, . . .	5,000.00	5,000.00	5,512.50

FARMERS & MECHANICS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.							
City of Columbus,	Ohio,	4½s,	1902,	\$	15,000.00	15,000.00	15,375.00
"	"	5s,	1907,	.	10,000.00	10,000.00	10,850.00
"	"	5s,	1910,	.	15,000.00	15,000.00	16,500.00
"	"	6s,	1897-1911,	.	24,900.00	24,900.00	25,720.00
" Cincinnati,	"	7½s,	1898,	.	3,000.00	3,000.00	3,180.00
" Topeka,	Kan.,	6s,	1897,	.	2,000.00	2,000.00	2,000.00
" Chicago (gold), Ill.,		4s,	1914,	.	25,000.00	25,000.00	25,750.00
" Milwaukee,	Wis.,	7s,	1901-2,	.	14,000.00	14,000.00	15,400.00
" Sheboygan,	"	6s,	1900-2,	.	5,000.00	5,000.00	5,300.00
" La Crosse,	"	5s,	1899-1915,	.	30,000.00	30,000.00	31,650.00
" Council Bluffs, Ia.,		8s,	1896,	.	10,000.00	10,000.00	10,100.00
" Davenport,	"	6s,	1900,	.	10,000.00	10,000.00	10,550.00
" Sioux City,	"	4½s,	1920,	.	15,000.00	15,000.00	15,525.00
" Duluth,	Minn.,	7s,	1897-8,	.	1,018.88	1,000.00	1,044.35
"	"	4s,	1920-1,	.	17,000.00	16,500.00	17,000.00
"	"	7s,	1896-7,	.	1,500.00	1,500.00	1,515.00
"	"	6s,	1901,	.	5,000.00	5,000.00	5,375.00
"	"	6s,	1911,	.	13,000.00	13,000.00	15,470.00
"	"	6s,	1898,	.	10,000.00	10,000.00	10,200.00
" St. Paul,	"	5s,	1909,	.	10,000.00	10,000.00	11,300.00
"	"	5s,	1915,	.	5,000.00	5,000.00	5,900.00
" Omaha,	Neb.,	5s,	1900-2,	.	11,000.00	11,000.00	11,325.00
"	"	5s,	1912,	.	25,000.00	25,000.00	27,125.00
" Denver,	Col.,	4s,	1899-1904,	.	10,000.00	9,900.00	10,000.00
"	"	5s,	1901-6,	.	5,000.00	5,000.00	5,200.00
" Pueblo,	"	6s,	1904-6,	.	10,000.00	10,000.00	11,000.00
" Portland,	Ore.,	5s,	1920-3,	.	30,000.00	30,000.00	33,100.00
" South Bend,	Ind.,	5s,	1899-1914,	.	20,000.00	20,000.00	21,600.00
" Tacoma,	Wash.,	5s,	1913,	.	15,000.00	15,000.00	15,000.00
" McKeesport,	Pa.,	4½s,	1910-20,	.	5,000.00	5,000.00	5,250.00
" Paterson,	N. J.,	4½s,	1903,	.	10,000.00	10,000.00	10,425.00
Totals,	.	.	.	\$	712,218.88	711,400.00	743,066.85
RAILROAD BONDS.							
Baltimore & Cumberland Valley,		6s,	1931,	\$	10,000.00	10,000.00	12,700.00
Chicago & Northwestern:—							
Cedar Rapids & Mis. Riv. div.,		7s,	1916,		10,000.00	10,000.00	13,400.00
Des Moines & Minneapolis,		7s,	1907,		10,000.00	10,000.00	11,700.00
Chicago, Milwaukee & St. Paul:—							
Chicago & Lake Superior div.,		5s,	1921,		3,000.00	3,000.00	3,165.00
Dubuque		6s,	1920,		15,000.00	15,000.00	17,700.00
La Crosse & Davenport		5s,	1919,		21,000.00	21,000.00	21,945.00
Mineral Point		5s,	1910,		15,000.00	15,000.00	15,525.00
Southwestern		6s,	1909,		10,000.00	10,000.00	11,000.00
Fonda, Johnstown & Gloversville,		7s,	1900,		8,500.00	8,500.00	9,180.00
Saginaw & Western,		6s,	1913,		15,000.00	15,000.00	10,500.00
St. Paul, Minneapolis & Manitoba,		6s,	1910,		30,000.00	30,000.00	34,500.00

FARMERS & MECHANICS SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Sunbury, Hazelton & W. Barre,	5s, 1928,	\$		10,000.00	10,000.00	10,500.00
Terre Haute & Indianapolis,	5s, 1925,			25,000.00	25,000.00	27,000.00
Troy & Bennington,	6s, 1897-9,			9,000.00	9,000.00	9,270.00
Totals,		\$		191,500.00	191,500.00	208,085.00
BANK STOCKS.						
308 shares Middlesex Co. Nat.,	Middletown,	\$		30,800.00	30,800.00	30,800.00
372 " Central	"			27,900.00	27,900.00	35,340.00
528 " Middletown	"			39,600.00	39,600.00	56,496.00
303 " First	"			30,300.00	30,300.00	32,118.00
20 " "	Wallingford,			2,000.00	2,000.00	2,200.00
129 " "	Portland,			12,900.00	12,900.00	13,545.00
146 " "	Meriden,			14,600.00	14,600.00	18,250.00
51 " Meriden	"			5,100.00	5,100.00	5,610.00
180 " Home	"			18,000.00	18,000.00	21,240.00
120 " First	Norwich,			12,000.00	12,000.00	12,000.00
120 " Second	"			12,000.00	12,000.00	12,000.00
111 " Thames	"			11,100.00	11,100.00	16,650.00
100 " New Britain	New Britain,			10,000.00	10,000.00	16,000.00
5 " Deep River	Deep River,			500.00	500.00	575.00
30 " Commerce	New London,			3,000.00	3,000.00	3,750.00
64 " New England	E. Haddam,			6,400.00	6,400.00	4,480.00
30 " Danbury	Danbury,			3,000.00	3,000.00	3,090.00
Totals,		\$		239,200.00	239,200.00	284,144.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,448; total amount,	\$754,672.39
2	Number of depositors having \$1,000 and not over \$2,000,	465; total amount,	636,613.02
3	Number of depositors having over \$2,000 and not over \$10,000,	273; total amount,	1,001,319.08
4	Number of depositors having over \$10,000,	1; total amount,	10,840.06
5	Total number of depositors,	4,187; total deposits,	\$2,403,444.55
6	Largest amount due a single depositor,		10,840.06
7	Number of accounts opened during the past year, 554; number closed, 450; increase, 104.		
8	Amount deposited, including interest credited, during the past year,		494,120.42
9	Amount withdrawn during the past year,		385,880.00
10	Amount of increase,		108,240.42

FARMERS & MECHANICS SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

11	Amount of income received the past year,	\$127,362.21
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$45,- 092.51 and 46,092.73; when paid, after February 10, 1896, and August 10, 1896,	91,185.24
13	State tax the past year,	4,847.72
14	Expenses the past year, including salaries,	9,128.50
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description were charged off the past year,	None.
17	Amount of assets yielding no income the past year,	34,200.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	30,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	11,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 3½ per cent.
23	What is the per cent. per annum of income on all other real estate owned,	About 5½ per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in July.

OFFICERS.— President, John M. Douglas; Treasurer, Fred B. Chaffee; Trustees, John M. Douglas, Arthur B. Calef, Ezra G. Cone, George T. Meech, O. Vincent Coffin, Daniel B. Coe, Samuel T. Camp, William W. Wilcox, Hezekiah Scovil, E. Bound Chaffee, Flavius J. Chaffee, Daniel H. Chase, Leonard Bailey, Edward S. Coe, Henry G. Newton, Samuel Stearns, James K. Guy, Aug. H. Conklin.

FARMINGTON SAVINGS BANK.

JULIUS GAY, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$2,190,106.00	Whole Amt. of Deposits, \$3,153,468.67
Loans on Collateral Security, 48,000.00	Surplus Account, . . . 95,000.00
Loans on Personal Sec'y only, . 3,000.00	Interest Account, . . . 110,030.63
Town, City, and Corp. B'ds, 240,000.00	
Town, City, and Borough	
Notes and Orders, . . . 47,000.00	
Railroad Bonds, . . . 500,000.00	
Bank Stocks in Connecticut, 164,800.00	
Bank Stocks in other States, 20,300.00	
Real Estate by Foreclosure, 70,750.00	
Banking house, . . . 12,000.00	
Cash in banks, . . . 57,577.70	
Cash in vault, . . . 4,965.60	
Total Assets, . . . \$3,358,499.30	Total Liabilities, . . \$3,358,499.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, Conn., Town, 4½s, 1910, \$	10,000.00	10,000.00	10,500.00
South Norwalk, Conn., Town, 6s, 1905,	10,000.00	10,000.00	11,500.00
Norwalk, Conn., City, 4s, 1935,	20,000.00	20,000.00	20,000.00
Bristol, Conn., Borough, 4s, 1910,	10,000.00	10,000.00	10,000.00
" " " 4s, 1915,	10,000.00	10,000.00	10,000.00
Bath, Maine, City, 6s, 1902,	10,000.00	10,000.00	11,000.00
New Albany, Ind., " 5s, 1915,	10,000.00	10,000.00	11,200.00
Fort Wayne, " " 4½s, 1913,	10,000.00	10,000.00	10,600.00
Boston, Mass., " 4s, 1919,	30,000.00	30,000.00	30,600.00
" " " 5s, 1906,	20,000.00	20,000.00	23,000.00
Providence, R. I., " 5s, 1906,	30,000.00	30,000.00	32,700.00
Newark, N. J., " 6s, 1909,	20,000.00	20,000.00	24,000.00
Paterson, " " 5s, 1905,	10,000.00	10,000.00	10,700.00
" " " 5s, 1906,	10,000.00	10,000.00	10,800.00
Cleveland, Ohio, " 4½s, 1898,	10,000.00	10,000.00	10,200.00
Scranton, Pa., " 4½s, 1909,	20,000.00	20,000.00	21,000.00
Totals, \$	240,000.00	240,000.00	257,800.00
RAILROAD BONDS.			
Chicago, Rock Island & Pacific, 6s, 1917, \$	40,000.00	40,000.00	48,000.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,900.00
Buffalo, New York & Erie, 7s, 1916,	30,000.00	30,000.00	39,000.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	10,000.00	10,000.00	13,400.00
N. Y. Central & Hudson River, 7s, 1903,	30,000.00	30,000.00	34,800.00

FARMINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
New York, Providence & Boston,	7s,	1899,	\$	10,000.00	10,000.00	10,500.00
Terre Haute & Indianapolis,	5s,	1925,		40,000.00	40,000.00	40,000.00
Greene,	7s,	1902,		10,000.00	10,000.00	11,000.00
Northwestern Union,	7s,	1917,		70,000.00	70,000.00	93,100.00
Chic., Mil. & St. Paul (S. W.),	6s,	1909,		30,000.00	30,000.00	33,000.00
Chicago & Southwestern,	7s,	1899,		20,000.00	20,000.00	21,000.00
Chicago & Tomah,	6s,	1905,		40,000.00	40,000.00	44,000.00
Illinois Central (Springfield Div.),	6s,	1898,		40,000.00	40,000.00	40,800.00
Maple River,	7s,	1897,		10,000.00	10,000.00	11,200.00
Milwaukee & Madison,	6s,	1905,		10,000.00	10,000.00	11,200.00
Milwaukee & St. Paul,	7s,	1903,		20,000.00	20,000.00	25,000.00
Baltimore & Cumberland Val. Ex.,	6s,	1931,		10,000.00	10,000.00	11,600.00
McKeesport & Belle Vernon,	6s,	1918,		10,000.00	10,000.00	11,500.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	20,000.00	24,000.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	12,700.00
Delaware & Hudson Canal Co.,	7s,	1917,		10,000.00	10,000.00	13,500.00
Cleveland & Mahoning Valley,	5s,	1938,		10,000.00	10,000.00	10,500.00
Rome, Watertown, & Ogdensburgh,	6s,	1910,		10,000.00	10,000.00	10,500.00
Totals,			.\$	500,000.00	500,000.00	584,200.00
BANK STOCKS.						
100 shares	Charter Oak	Nat'l, Hartford,	\$	10,000.00	10,000.00	9,200.00
100	"	Farm. & Mech. "		10,000.00	10,000.00	11,000.00
150	"	National Exchange,		7,500.00	7,500.00	9,000.00
10	"	Hartford National,		1,000.00	1,000.00	1,380.00
80	"	State,		8,000.00	8,000.00	8,000.00
40	"	Mercantile "		4,000.00	4,000.00	3,000.00
50	"	Ætna "		5,000.00	5,000.00	7,200.00
200	"	First "		20,000.00	20,000.00	23,000.00
70	"	American "		3,500.00	3,500.00	4,550.00
50	"	Hartford Trust Co.,		5,000.00	5,000.00	7,200.00
120	"	National New Haven,	New Haven,	12,000.00	12,000.00	19,800.00
60	"	Merchants National,	"	3,000.00	3,000.00	2,640.00
50	"	Meriden "	Meriden,	5,000.00	5,000.00	6,000.00
230	"	Home "	"	23,000.00	23,000.00	27,600.00
120	"	First "	"	12,000.00	12,000.00	13,200.00
8	"	Middlesex Co. "	Middletown,	800.00	800.00	800.00
50	"	New Britain "	New Britain,	5,000.00	5,000.00	7,000.00
100	"	Mechanics "	"	10,000.00	10,000.00	12,000.00
100	"	Nat'l B'k of Norwalk,	Norwalk,	10,000.00	10,000.00	10,600.00
100	"	First National,	Litchfield,	10,000.00	10,000.00	10,000.00
106	"	Merchants National,	New York,	5,300.00	5,300.00	6,890.00
50	"	Nat'l B'k of Commerce,	"	5,000.00	5,000.00	9,750.00
100	"	American Ex. Nat'l,	"	10,000.00	10,000.00	16,500.00
Totals,			.\$	185,100.00	185,100.00	225,310.00

FARMINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,094; total amount,	\$775,664.67
2	Number of depositors having \$1,000 and not over \$2,000,	660; total amount,	871,022.00
3	Number of depositors having over \$2,000 and not over \$10,000,	399; total amount,	1,506,782.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,153; total deposits,	\$3,153,468.66
6	Largest amount due a single depositor,		9,000.00
7	Number of accounts opened during the past year, 490; number closed, 261; increase, 229.		
8	Amount deposited, including interest credited, during the past year,		598,866.79
9	Amount withdrawn during the past year,		367,379.84
10	Amount of increase,		231,486.95
11	Amount of income received the past year,		169,670.26
12	Dividends: Rate the past year, 2½ and 2 per cent.; amount, \$72,042.18 and \$59,873.57; when paid, January 1, 1896, and July 1, 1896,		131,915.75
13	State tax the past year,		7,144.30
14	Expenses the past year, including salaries,		8,084.44
15	What amount of collateral and personal loans is past due?		None.
16	What amount of paper and loans of every description was charged off the past year?		2,133.60
17	Amount of assets yielding no income the past year,		22,000.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		40,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		43,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?		None.
23	What is the per cent. per annum of income on all other real estate owned?		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		Third Monday in January.
25	Date of annual meeting to elect president, treasurer, and other officers,		Third Monday in January.

OFFICERS.—President, Franklin Wheeler; Treasurer, Julius Gay; Directors or Trustees, Franklin Wheeler, Chauncey Deming, Henry W. Barbour, Erastus Gay, Julius Gay, Newton Hart, Edward H. Deming, Danford N. Barney, Timothy H. Root.

FREESTONE SAVINGS BANK, PORTLAND.

JNO. H. SAGE, Treasurer.

INCORPORATED, 1865.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$115,999.00	Whole Amount of Deposits, \$430,424.44
Loans on Collateral Security, 36,339.00	Surplus Account, . . . 21,000.00
Loans on Personal Sec'ty only, 4,077.00	Interest Account, . . . 2,615.26
Town, City, and Corp. B'ds, 117,100.00	Profit and Loss Account, . 7,558.22
Town Notes and Orders, . . 2,500.00	
School Dist. Notes and Orders, 18,272.55	
Railroad Bonds, . . . 85,000.00	
Bank Stocks in Connecticut, 44,125.00	
Bank Stocks in other States, 8,600.00	
Real Estate by foreclosure, 4,450.00	
Tax Account, . . . 84.39	
Insurance Account, . . . 65.88	
Expense Account, . . . 243.04	
Premium Account, . . . 6,000.00	
Cash in banks, . . . 18,742.06	
Total Assets, . . . \$461,597.92	Total Liabilities, . . \$461,597.92

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Portland, \$	2,500.00	2,500.00	2,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 2, Portland, . . . \$	18,272.55	18,272.55	18,272.55
TOWN, CITY, AND CORPORATION BONDS.			
Town of Portland, 4s, 1905, . \$	16,000.00	16,000.00	16,320.00
" " 4s, 1896-1911, .	25,000.00	25,000.00	25,000.00
City of Cleveland, 6s, 1898, .	2,000.00	2,000.00	2,020.00
" Bangor, 7s, 1899, .	1,000.00	1,000.00	1,060.00
" Middletown, 3 ⁶ / ₁₀₀ s, 1915, .	7,000.00	7,000.00	7,000.00
" Camden, N. J., 4 ¹ / ₂ s, 1922, .	5,000.00	5,000.00	5,300.00
" Louisville, 7s, 1901, .	4,000.00	4,000.00	4,480.00
" " 4s, 1923, .	4,000.00	4,000.00	4,200.00
" St. Paul, 4s, 1906, .	5,000.00	5,000.00	5,050.00
" " 4 ¹ / ₂ s, 1918, .	1,000.00	1,000.00	1,070.00
" " 7s, 1898, .	1,000.00	1,000.00	1,050.00
" Columbus, 4s, 1909, .	1,000.00	1,000.00	1,010.00
" Dayton, 5s, 1896, .	1,000.00	1,000.00	1,000.00
" Toledo, 5s, 1903, .	6,000.00	6,000.00	6,180.00
" Duluth, 5s, 1923, .	10,000.00	10,000.00	10,800.00
" Portland, Oregon, 5s, 1923, .	7,000.00	7,000.00	7,560.00

FREESTONE SAVINGS BANK, PORTLAND. — CONTINUED.

INVESTMENTS, — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.— CONT.						
City of Pueblo, Col.,	6s.,	1904,	.\$	1,000.00	1,000.00	1,100.00
“ Superior, Wis.,	6s.,	1910,	.	1,000.00	1,000.00	1,150.00
“ “ “	6s.,	1898,	.	1,500.00	1,500.00	1,500.00
“ Omaha,	5s.,	1901,	.	1,100.00	1,100.00	1,110.00
“ “	5s.,	1903,	.	5,000.00	5,000.00	5,150.00
“ “	5s.,	1905,	.	1,500.00	1,500.00	1,530.00
Sioux City, Iowa,	4½s.,	1920,	.	10,000.00	10,000.00	10,500.00
Totals,	.	.	.\$	117,100.00	117,100.00	121,140.00
RAILROAD BONDS.						
Chicago, Milwaukee, & St. Paul:—						
Mineral Point Division,	5s.,	1910,	.\$	5,000.00	5,000.00	5,175.00
Lake Superior Division,	5s.,	1921,	.	4,000.00	4,000.00	4,220.00
Warren,	7s.,	1900,	.	3,000.00	3,000.00	3,300.00
Oswego & Rome,	7s.,	1915,	.	1,000.00	1,000.00	1,280.00
Union Pacific,	6s.,	1896,	.	2,000.00	2,000.00	2,000.00
Joliet & Northern Indiana,	7s.,	1907,	.	6,000.00	6,000.00	7,380.00
Illinois Central:—						
Springfield Division,	6s.,	1898,	.	12,000.00	12,000.00	12,240.00
Middle Division,	5s.,	1921,	.	4,000.00	4,000.00	4,600.00
Western Division,	4s.,	1951,	.	5,000.00	5,000.00	5,100.00
Chicago & Tomah,	6s.,	1905,	.	10,000.00	10,000.00	11,400.00
Norwich & Worcester,	6s.,	1897,	.	2,000.00	2,000.00	2,040.00
New York, Lackawanna & Western,	6s.,	1921,	.	10,000.00	10,000.00	12,500.00
Ottumwa, Cedar Falls & St. Paul,	5s.,	1909,	.	8,000.00	8,000.00	8,320.00
Chicago & Milwaukee,	7s.,	1898,	.	3,000.00	3,000.00	3,120.00
Mil., L. Shore & W., Ashland Div.,	6s.,	1925,	.	5,000.00	5,000.00	6,150.00
Central Ohio,	4½s.,	1930,	.	5,000.00	5,000.00	4,750.00
Totals,	.	.	.\$	85,000.00	85,000.00	93,575.00
BANK STOCKS.						
200 shares First	National,	Portland,	.\$	20,000.00	20,000.00	20,600.00
40 “	“	Middletown,	.	4,000.00	4,000.00	4,120.00
57 “	Middletown	“	.	4,275.00	4,275.00	5,700.00
30 “	Middlesex Co.	“	.	3,000.00	3,000.00	3,000.00
26 “	Central	“	.	1,950.00	1,950.00	2,340.00
15 “	Thames	Norwich,	.	1,500.00	1,500.00	2,010.00
4 “	First	“	.	400.00	400.00	400.00
13 “	Deep River	Deep River,	.	1,300.00	1,300.00	1,495.00
5 “	National N. England,	E. Haddam,	.	500.00	500.00	450.00
5 “	National,	Norwalk,	.	500.00	500.00	530.00
5 “	Fairfield Co. National,	“	.	500.00	500.00	500.00
2 “	Danbury	Danbury,	.	200.00	200.00	230.00
12 “	Southport	Southport,	.	1,200.00	1,200.00	2,580.00

FREESTONE SAVINGS BANK, PORTLAND. — CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
10 shares	National Exchange,	Hartford,	\$	500.00	500.00	600 00
38 "	Hartford Trust Co.,	"		3,800.00	3,800.00	5,510.00
5 "	United States,	"		500.00	500.00	1,750.00
60 "	Nat. Shoe & Leather,	New York,		6,000.00	6,000.00	5,700.00
12 "	Fourth National,	"		1,200.00	1,200.00	2,040.00
1 "	National Commerce,	"		100.00	100.00	198.00
2 "	Bank State of New York,	"		200.00	200.00	216.00
10 "	National No. America,	"		700.00	700.00	910.00
20 "	Phenix National,	"		400.00	400.00	420.00
Totals,				\$ 52,725.00	52,725.00	61,299.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,139; total amount,	\$180,356.09
2	Number of depositors having \$1,000 and and not over \$2,000,	74; total amount,	99,227.97
3	Number of depositors having over \$2,000 and not over \$10,000,	40; total amount,	139,311.98
4	Number of depositors having over \$10,000,	1; total amount,	11,528.40
5	Total number of depositors,	1,254; total deposits,	\$430,424.44
6	Largest amount due a single depositor,		11,528.40
7	Number of accounts opened during the past year, 147; number closed, 117; increase, 30.		
8	Amount deposited, including interest credited, during the past year,		79,610.91
9	Amount withdrawn during the past year,		76,631.01
10	Amount of increase,		2,979.90
11	Amount of income received the past year,		23,582.27
12	Dividends: rate the past year, 2 per cent., and 2 per cent.; amounts, \$8,278.24 and \$8,246.54; when paid, February 1, 1896, and August 1, 1896,		16,524.78
13	State tax the past year,		877.45
14	Expenses the past year, including salaries,		2,458.65
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		8,500.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,600.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,000.00

FREESTONE SAVINGS BANK, PORTLAND.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- 22 What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, . . . 3 per cent.
- 23 What is the per cent. per annum of income on all other real estate owned? . . . Own none.
- 24 Date of annual meeting of incorporators to elect trustees or directors, . . . First Monday in July.
- 25 Date of annual meeting to elect president, treasurer, and other officers, . . . First Monday in July.

OFFICERS.—President, F. Gildersleeve; Treasurer, Jno. H. Sage; Directors or Trustees, Hobart Davis, E. I. Bell, C. A. Sears, O. Gildersleeve, Chas. H. Edwards, Frederick DePeyster, F. Gildersleeve, Nelson Shepard, Jno. H. Sage.

GREENWICH SAVINGS BANK.

CHARLES E. MERRITT, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$141,391.00	Whole Amount of Deposits, \$181,959.73	
Loans on Collateral Sec'y, . . .	18,175.00	Surplus Account, . . .	8,115.10
Loans on Personal Sec'y only, . . .	5,320.00	Interest Account, . . .	10,653.47
Bank Stocks in Connecticut, . . .	2,369.00		
Real Estate by Foreclosure, . . .	15,551.77		
Tax Account, . . .	147.47		
Expense Account, . . .	513.04		
Cash in banks, . . .	12,247.24		
Cash in vault, . . .	5,013.78		
Total Assets, . . .	\$200,728.30	Total Liabilities, . . .	\$200,728.30

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
46 shares Stamford National Bank, \$	1,380.00	2,369.00	2,300.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	728; total amount,	\$93,430.04
2	Number of depositors having \$1,000 and not over \$2,000,	48; total amount,	64,990.28
3	Number of depositors having over \$2,000 and not over \$10,000,	9; total amount,	23,539.41
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	785; total deposits,	\$181,959.73
6	Largest amount due a single depositor,		3,578.80
7	Number of accounts opened during the past year, 136; number closed, 143; decrease, 7.		
8	Amount deposited, including interest credited, during the past year,		92,088.80
9	Amount withdrawn during the past year,		91,337.14
10	Amount of increase,		751.66
11	Amount of income received the past year,		12,418.83
12	Dividends: rate the past year, 3 per cent. and 4 per cent., amounts, \$3,312.04 and \$3,266.23; when paid, January, 1896, and July 1896,		6,578.27
13	State tax the past year,		294.94
14	Expenses the past year, including salaries,		2,201.01
15	What amount of collateral and personal loans is past due.		None.
16	What amount of paper and loans of every description was charged off the past year,		None.

GREENWICH SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

17	Amount of assets yielding no income the past year,	\$337.24
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	16,100.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,250.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	7,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	5 and 6 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	
24	Date of annual meeting of incorporators to elect trustees or directors,	July 2, 1896.
25	Date of annual meeting to elect president, treasurer, and other officers,	July 2, 1896.

OFFICERS. — President, Robert M. Bruce; 1st Vice-President, John Dayton, 2d Vice-President, Geo. S. Rowland; Treasurer, Charles E. Merritt; Trustees, Solomon Mead, Thomas Ritch, Benj. Wright, Geo. H. Dayton, Elbert Selleck, Chas. E. Wilson, Henry Webb, Atwood Slater, John Dovin, Willis H. Wilcox, Erwin Edwards, Mark Banks, Amos M. Brush, Fred. A. Hubbard.

GROTON SAVINGS BANK.

A. H. SIMMONS, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$387,021.00	Whole Amount of Deposits, \$771,572.06	
Town, City, and Corp. B'ds, . . .	160,000.00	Surplus Account, . . .	40,143.73
Town Notes and Orders, . . .	2,000.00		
Railroad Bonds, . . .	190,000.00		
Bank Stocks in Connecticut, . . .	7,000.00		
Bank Stocks in other states, . . .	26,100.00		
Real Estate by foreclosure, . . .	26,701.98		
Cash in banks, . . .	12,892.81		
Total Assets, . . .	\$811,715.79	Total Liabilities, . . .	\$811,715.79

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Groton, Conn., \$	2,000.00	2,000.00	2,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Groton, 4s, 1908, \$	20,000.00	20,000.00	20,000.00
City of Cincinnati, 7s, 1908,	5,000.00	5,000.00	6,350.00
" " " " " 6s, 1909,	15,000.00	15,000.00	17,550.00
" St. Paul, 5s, 1915,	10,000.00	10,000.00	11,300.00
" Indianapolis, 5s, 1911,	10,000.00	10,000.00	11,100.00
" Newark, 7s, 1905,	10,000.00	10,000.00	12,000.00
" " " " " 4s, 1922,	10,000.00	10,000.00	10,200.00
" Paterson, 5s, 1907,	5,000.00	5,000.00	5,450.00
" " " " " 5s, 1914,	10,000.00	10,000.00	11,200.00
" " " " " 5s, 1920,	5,000.00	5,000.00	5,800.00
" Camden, 4½s, 1923,	10,000.00	10,000.00	10,600.00
" Omaha, 5s, 1912,	15,000.00	15,000.00	15,450.00
" Duluth, 6s, 1911,	5,000.00	5,000.00	5,800.00
" Aurora, 6s, 1903,	5,000.00	5,000.00	5,450.00
" " " " " 6s, 1902,	5,000.00	5,000.00	5,400.00
" Fort Wayne, 6s, 1914,	5,000.00	5,000.00	6,150.00
" Joliet, 4½s, 1910,	5,000.00	5,000.00	5,300.00
" Muncie, 5½s, 1915,	5,000.00	5,000.00	5,600.00
" St. Joseph, 6s, 1903,	5,000.00	5,000.00	5,500.00
Totals, \$	160,000.00	160,000.00	176,200.00

GROTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Joliet & No. Indiana,	7s,	1907,	\$	10,000.00	10,000.00	11,600.00
Syracuse, Binghamton & N. Y.,	7s,	1906,		10,000.00	10,000.00	12,500.00
Morris & Essex,	7s,	1914,		10,000.00	10,000.00	13,700.00
Buffalo, New York & Erie,	7s,	1916,		15,000.00	15,000.00	19,500.00
St. P., Minn. & Mann., (Dak. Exten.),	6s,	1910,		15,000.00	15,000.00	17,250.00
Delaware & Bound Brook,	7s,	1905,		5,000.00	5,000.00	6,000.00
Delaware & Hudson Canal Co.,	7s,	1917,		25,000.00	25,000.00	33,750.00
Cedar Rapids & Mo. River,	7s,	1916,		20,000.00	20,000.00	26,000.00
Chicago & No. W. (Menominee Ex.),	7s,	1911,		5,000.00	5,000.00	6,300.00
Des Moines & Minn.,	7s,	1907,		5,000.00	5,000.00	5,700.00
Sinking Fund,	6s,	1929,		5,000.00	5,000.00	5,500.00
Milwaukee & Madison,	6s,	1905,		5,000.00	5,000.00	5,600.00
No. Western Union,	7s,	1917,		15,000.00	15,000.00	19,950.00
Chic., Mil. & St. P. (Dubuque Div.),	6s,	1920,		10,000.00	10,000.00	11,600.00
S. W. Division,	6s,	1909,		5,000.00	5,000.00	5,550.00
C. & L. S. Division,	5s,	1921,		5,000.00	5,000.00	5,250.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,		5,000.00	5,000.00	5,250.00
Milwaukee, Lake Shore & Western,	6s,	1921,		10,000.00	10,000.00	12,600.00
Chicago, Burlington & Quincy,	7s,	1903,		5,000.00	5,000.00	5,800.00
Cincinnati, Hamilton & Dayton,	6s,	1905,		5,000.00	5,000.00	5,950.00
Totals,			\$	190,000.00	190,000.00	235,350.00
BANK STOCKS.						
120 shares Mystic River National,			\$	6,000.00	6,000.00	6,600.00
20 " Pawcatuck National,				1,000.00	1,000.00	800.00
20 " Corn Exchange,	New York,			2,000.00	2,000.00	5,600.00
50 " Nassau,	"			2,500.00	2,500.00	3,750.00
50 " Pacific,	"			2,500.00	2,500.00	4,500.00
30 " Importers & Traders Nat.,	"			3,000.00	3,000.00	15,600.00
50 " Hanover,	"			5,000.00	5,000.00	15,500.00
40 " Fourth,	"			4,000.00	4,000.00	6,400.00
33 " Central,	"			3,300.00	3,300.00	3,960.00
48 " Merchants Exchange,	"			2,400.00	2,400.00	2,640.00
14 " Mechanics	St. Louis,			1,400.00	1,400.00	2,870.00
Totals,			\$	33,100.00	33,100.00	68,220.00

GROTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,562; total amount,	\$325,747.45
2	Number of depositors having \$1,000 and not over \$2,000,	143; total amount,	190,134.20
3	Number of depositors having over \$2,000 and not over \$10,000,	73; total amount,	245,408.14
4	Number of depositors having over \$10,000,	1; total amount,	10,282.27
5	Total number of depositors,	1,779; total deposits,	\$771,572.06
6	Largest amount due a single depositor,		10,282.27
7	Number of accounts opened during the past year, 117; number closed, 90; increase, 27.		
8	Amount deposited, including interest credited, during the past year,		96,388.21
9	Amount withdrawn during the past year,		71,466.64
10	Amount of increase,		24,921.57
11	Amount of income received the past year,		45,431.74
12	Dividends: Rate the past year, 2 and 2; amount, \$14,559.18 and \$14,760.76; when paid, April 1, 1896, and October 1, 1896,		29,319.94
13	State tax the past year,		1,688.36
14	Expenses the past year, including salaries,		1,766.33
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		200.00
17	Amount of assets yielding no income the past year,		26,960.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		None.
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		July.
25	Date of annual meeting to elect president, treasurer, and other officers,		July.

DIRECTORS.—President, Henry B. Noyes; Treasurer, A. H. Simmons; Directors or Trustees, A. H. Simmons, John O. Fish, William E. Wheeler, I. A. Rathbun, B. S. Holmes.

GUILFORD SAVINGS BANK.

CHARLES GRISWOLD, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$96,602.00	Whole Amt. of Deposits, . .	\$178,288.84
Loans on Collateral Security, . . .	5,770.00	Surplus Account, . . .	7,500.00
Loans on Personal Sec'y only, . . .	2,500.00	Interest Account, . . .	2,185.16
Town, City, and Corpora- tion Bonds, . . .	20,100.00	Rent Account, . . .	13.50
Town, City, and Borough Notes and Orders, . . .	5,900.00		
School Dis. Notes and Orders, . . .	2,520.00		
Railroad Bonds, . . .	18,700.00		
Bank Stocks in Connecticut, . . .	28,795.00		
Real Estate, . . .	620.00		
Tax Account, . . .	162.21		
Expense Account, . . .	233.25		
Cash in banks, . . .	3,600.67		
Cash in vault, . . .	2,484.37		
Total Assets, . . .	\$187,987.50	Total Liabilities, . . .	\$187,987.50

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Town of Guilford, \$	2,000.00	2,000.00	2,000.00
Borough of Guilford,	3,900.00	3,900.00	3,900.00
Totals, \$	5,900.00	5,900.00	5,900.00
SCHOOL DISTRICT NOTES.			
Union School District, \$	2,270.00	2,270.00	2,270.00
Leete's Island School District,	250.00	250.00	250.00
Totals, \$	2,520.00	2,520.00	2,520.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, 6s, 1901, \$	800.00	800.00	840.00
" Duluth, Minn., 4s, 1920,	4,000.00	4,000.00	4,000.00
" Cincinnati, Ohio, 7s, 1904,	3,000.00	3,000.00	3,600.00
" Portland, Ore., 5s, 1923,	3,000.00	3,000.00	3,300.00
" Denver, Col., 4s, 1904,	5,000.00	5,000.00	5,000.00

GUILFORD SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS. — CON.			
City of Sioux City, Ia., 6s, 1912, \$	3,000.00	3,000.00	3,300.00
“ Bath, Me., 6s, 1902,	500.00	500.00	550.00
“ Columbus, Ohio, 6s, 1906,	800.00	800.00	900.00
Totals, \$	20,100.00	20,100.00	21,490.00
RAILROAD BONDS.			
N. Y. Central and Hudson River, 7s, 1903, \$	5,000.00	5,600.00	5,850.00
Baltimore & Cumberland Valley Ex., 6s, 1931,	4,000.00	4,600.00	4,960.00
Northwestern Union, 7s, 1917,	3,500.00	4,500.00	4,725.00
Saginaw & Western, 6s, 1913,	5,000.00	4,000.00	4,000.00
Totals, \$	17,500.00	18,700.00	19,535.00
BANK STOCKS.			
29 shares First National, Meriden, \$	2,900.00	3,500.00	3,750.00
10 “ New Britain National, New Britain,	1,000.00	1,500.00	1,500.00
40 “ First National, Norwich,	4,000.00	3,600.00	3,600.00
25 “ Second “ “	2,500.00	2,500.00	2,500.00
68 “ Yale “ New Haven,	6,800.00	7,320.00	7,820.00
32 “ Merchants “ “	1,600.00	1,440.00	1,440.00
332 “ N. H. County “ “	3,320.00	3,985.00	4,478.00
33 “ Second “ “	3,300.00	4,950.00	5,544.00
Totals, \$	25,420.00	28,795.00	30,632.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	959; total amount,	\$132,061.81
2	Number of depositors having \$1,000 and not over \$2,000, .	31; total amount,	36,729.98
3	Number of depositors having over \$2,000 and not over \$10,000, .	4; total amount,	9,497.05
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	994; total deposits,	\$178,288.84
6	Largest amount due a single depositor,		2,498.57
7	Number of accounts opened during the past year, 197; number closed, 156; increase, 41.		
8	Amount deposited, including interest credited, during the past year,		62,155.14

GUILFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

9	Amount withdrawn during the past year,	\$58,512.55
10	Amount of increase,	3,642.59
11	Amount of income received the past year,	9,860.61
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$3,206.76 and \$3,223.32; when paid, January 1, 1896, and July 1, 1896,	6,430.08
13	State tax the past year,	324.43
14	Expenses the past year, including salaries,	909.65
15	What amount of collateral and personal loans is past due,	
16	What amount of paper and loans of every description was charged off the past year,	
17	Amount of assets yielding no income the past year,	6,294.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	4,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,900.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	3,270.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	
23	What is the per cent. per annum of income on all other real estate owned,	10
24	Date of annual meeting of incorporators to elect trustees or directors,	First Tuesday in October.
25	Date of annual meeting to elect president, treasurer, and other officers,	First Tuesday in October.

OFFICERS. — President, Elisaph H. Butler: Treasurer, Chas. Griswold; Directors or Trustees, E. H. Butler, Chas. H. Post, Chas. Griswold, B. Monroe, Henry Hall, Christopher Spencer, Henry S. Wedmore, Joseph E. Dudley, Edward Elliot, Washington E. Griswold, Calvin M. Leete, E. Walter Leete, Richard M. Leete, John R. Rossiter, Edgar P. Rossiter, John H. Meigs, Dwight S. Whedon, James R. Dowd, George Munger, Geo. E. Elliot, Samuel G. Redfield, Walter Foote, Charles Page, Martin C. Bishop, L. L. Hull.

HIGGANUM SAVINGS BANK.

CLEMENT S. HUBBARD, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$9,779.95	Whole Amount of Deposits, .	\$15,961.51
Loans on Collateral Security, .	4,395.86	Surplus Account, . . .	1,500.00
Loans on Personal Sec'y only, .	478.00	Interest Account, . . .	412.61
Town Notes and Orders, . . .	1,000.00	Profit and Loss Account, .	693.36
Bank Stocks in Connecticut, .	2,400.00		
Expense Account, . . .	23.95		
Cash in banks, . . .	107.12		
Cash in vault, . . .	382.60		
Total Assets, . . .	\$18,567.48	Total Liabilities, . . .	\$18,567.48

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Haddam, \$	1,000.00	1,000.00	1,000.00
BANK STOCKS.			
20 shares Conn. Trust & S. D. Co., Hartford, \$	2,000.00	2,000.00	.....
4 " City, " "	400.00	400.00	.....
Totals, \$	2,400.00	2,400.00	.....

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	81; total amount,	\$7,701.65
2	Number of depositors having \$1,000 and not over \$2,000,	3; total amount,	4,363.63
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	3,896.23
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	85; total deposits,	\$15,961.51
6	Largest amount due a single depositor,		3,896.23
7	Number of accounts opened during the past year, 2; number closed, 9; decrease, 7.		
8	Amount deposited, including interest credited, during the past year,		4,016.06
9	Amount withdrawn during the past year,		2,846.88
10	Amount of increase,		1,169.18

HIGGANUM SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

11	Amount of income received the past year,	\$1,008.50
12	Dividends: Rate the past year, $2\frac{1}{4}$ per cent., and $2\frac{1}{4}$ per cent.; amount, \$328.60 and \$351.68; when paid, January 1, 1896, and July 1, 1896,	680.28
13	State tax the past year,	1.00
14	Expenses the past year, including salaries,	87.35
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	856.04
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	All but one.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	853.16
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,216.70
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	Six.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Monday in August.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Monday in August.

OFFICERS. — President, George M. Clark, Treasurer, Clement S. Hubbard;
Directors or Trustees, Geo. M. Clark, Thos. J. Clark, Jonathan W. Clark, Ralph
E. Thayer, Ashel P. Bailey, H. H. Brainerd, Orlando Burr, C. S. Hubbard.

THE INDUSTRIAL SAVINGS BANK OF BRIDGEPORT.

J. F. NOBLE, Treasurer.

INCORPORATED, 1887.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Cash in banks,	\$3,259.50	Whole Amount of Deposits,	\$3,170.53
Cash in vault,	11.11	Surplus Account,	91.80
		Interest Account, . . . .	.81
		Expense Account surplus,	7.47
Total Assets,	\$3,270.61	Total Liabilities,	\$3,270.61

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	95; total amount,	\$3,170 53
2	Number of depositors having \$1,000 and not over \$2,000,	0; total amount,	0
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	95; total deposits,	\$3,170.53
6	Largest amount due a single depositor,		417.04
7	Number of accounts opened during the past year, 10; number closed, 11; decrease, 1.		
8	Amount deposited, including interest credited, during the past year,		1,926.19
9	Amount withdrawn during the past year,		1,722.54
10	Amount of increase,		203.65
11	Amount of income received the past year,		466.05
12	Dividends: Rate the past year, 4 per cent.; amount, \$50.09 and \$49.92; when paid, January, 1896, and July, 1896,		100.01
13	State tax the past year, . . . . .		.....
14	Total office expenses the past year, including salaries,		259.20
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate— are they all first mortgages?		None.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . . . .		.....
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . . . .		.....
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . . . .		.....
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		July.
25	Date of annual meeting to elect president, secretary, and other officers,		July.

OFFICERS. — President, Patrick Coughlin; Treasurer, J. F. Noble; Directors or Trustees, Frank M. Wilson, Rowland B. Lacey, George C. Waldo, Leo C. Lyon, Zalmon Goodsell, Russell T. Whiting, George Turney.

JEWETT CITY SAVINGS BANK.

F. E. ROBINSON, Treasurer.

INCORPORATED, 1873.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$291,163.00	Whole Amount of Deposits, \$787,939.25	
Loans on Collateral Security, . . .	101,990.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'y only, . . .	52,201.59	Profit and Loss Account, . . .	11,710.23
Town, City, and Borough Bonds, . . .	176,500.00		
Town and Borough Orders, . . .	15,800.00		
Railroad Bonds, . . .	120,000.00		
Bank Stocks in Connecticut, . . .	61,700.00		
Bank Stocks in other States, . . .	5,000.00		
Real Estate by Foreclosure, . . .	428.80		
Banking House, . . .	7,000.00		
Insurance Account, . . .	104.50		
Cash in banks, . . .	12,944.73		
Cash in vault, . . .	4,816.86		
Total Assets, . . .	\$849,649.48	Total Liabilities, . . .	\$849,649.48

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH ORDERS.						
Town of Lisbon,	\$	8,300.00		8,300.00	8,300.00	8,300.00
" Griswold,		5,500.00		5,500.00	5,500.00	5,500.00
Borough of Jewett City,		2,000.00		2,000.00	2,000.00	2,000.00
Totals,	\$	15,800.00		15,800.00	15,800.00	15,800.00
TOWN, CITY, AND BOROUGH BONDS.						
Town of Groton, Conn., 4s, 1905-1911, \$		20,000.00		20,000.00	20,000.00	20,000.00
" Norwalk, " 4s, 1921, .		10,000.00		10,000.00	10,000.00	10,000.00
" Preston, " 6s, 1900, .		5,500.00		5,500.00	5,500.00	5,800.00
" Plainville, " 4s, 1900, .		5,000.00		5,000.00	5,000.00	5,000.00
" Middletown, " 4s, 1910, .		5,000.00		5,000.00	5,000.00	5,000.00
Borough of Norwalk, " 4s, 1926, .		10,000.00		10,000.00	10,000.00	10,000.00
" Danbury, " 4s, 1909, .		5,000.00		5,000.00	5,000.00	5,000.00
City of Norwich, " 5s, 1908, .		15,000.00		15,000.00	15,000.00	16,500.00
" Cincinnati, Ohio, 6s, 1906, .		23,000.00		23,000.00	23,000.00	26,900.00
" " " 7 ³ / ₁₀ s, 1902-1906, .		13,000.00		13,000.00	13,000.00	15,600.00
" Kansas City, Mo., 4s, 1910, .		10,000.00		10,000.00	10,000.00	10,000.00
" Terre Haute, Ind., 4 ¹ / ₂ s, 1907, .		10,000.00		10,000.00	10,000.00	10,300.00

JEWETT CITY SAVINGS BANK.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH BONDS. — CONTINUED.							
City of Paterson, N. J.	4s,	1910,	.	\$	10,000.00	10,000.00	10,000.00
“ Superior, Wis.,	6s,	1897,	.		10,000.00	10,000.00	10,000.00
“ Tacoma, Wash.,	5s,	1913,	.		10,000.00	10,000.00	10,000.00
“ Minneapolis, Minn.,	4s,	1919,	.		10,000.00	10,000.00	10,000.00
“ Duluth, “	4s,	1920,	.		5,000.00	5,000.00	5,000.00
Totals,	.	.	.	\$	176,500.00	176,500.00	185,100.00
RAILROAD BONDS.							
New York Central & Hudson River,	7s,	1903,			20,000.00	20,000.00	24,400.00
Staten Island,	4½s,	1943,			20,000.00	20,000.00	20,400.00
Mineral Range,	5s,	1931,			19,000.00	19,000.00	19,000.00
Joliet & Northern Indiana,	7s,	1907,			15,000.00	15,000.00	18,750.00
Greene,	7s,	1902,			15,000.00	15,000.00	18,000.00
Shamokin Valley & Pottsville,	7s,	1901,			15,000.00	15,000.00	17,400.00
Oswego and Rome,	7s,	1915,			7,000.00	7,000.00	8,750.00
New London Northern,	5s,	1910,			5,000.00	5,000.00	5,500.00
Southern Minn. Div. C., M. & St. P.,	6s,	1910,			3,000.00	3,000.00	3,450.00
Norwich & Worcester,	6s,	1897,			1,000.00	1,000.00	1,000.00
Totals,	.	.	.	\$	120,000.00	120,000.00	136,650.00
BANK STOCKS.							
265 shares Thames National, Norwich, Conn.,				\$	26,500.00	31,500.00	39,750.00
114 “ Second “ “ “					11,400.00	11,400.00	11,400.00
38 “ Uncas “ “ “					3,800.00	3,800.00	3,800.00
140 “ Nat'l B'k. of Com'rce, N. L., “					14,000.00	14,000.00	16,800.00
10 “ First National of Killingly, “					1,000.00	1,000.00	1,000.00
50 “ Central Nat'l of New York, N. Y.,					5,000.00	5,000.00	6,000.00
Totals,	.	.	.	\$	61,700.00	66,700.00	78,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,495; total amount,	\$295,251.51
2	Number of depositors having \$1,000 and not over 2,000,	160; total amount,	217,801.74
3	Number of depositors having over \$2,000 and not over \$10,000,	74; total amount,	264,418.43
4	Number of depositors having over \$10,000,	1; total amount,	10,467.57
5	Total number of depositors,	1,730; total deposits,	\$787,939.25

JEWETT CITY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$10,467.57
7	Number of accounts opened during the past year, 277; number closed, 248; increase, 29.	
8	Amount deposited, including interest credited, during the past year,	156,689.97
9	Amount withdrawn during the past year,	137,609.37
10	Amount of increase,	19,080.60
11	Amount of income received the past year,	41,939.35
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amount, \$14,781.79 and \$14,781.28; when paid, April 1, 1896, and October 1, 1896,	29,563.07
13	State tax the past year,	1,754.54
14	Expenses the past year, including salaries,	1,579.95
15	What amount of collateral and personal loans is past due,	50,406.59
16	What amount of paper and loans of every description was charged off the past year,	Nothing.
17	Amount of assets yielding no income the past year,	28,356.59
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	50,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	15,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	22,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 3½ per cent.
23	What is the per cent. per annum of income on all other real estate owned,	About 8½ per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in July.

OFFICERS.—President, H. L. Reade; Vice-Presidents, James O. Sweet and Alfred A. Young; Treasurer, F. E. Robinson; Directors or Trustees, Francis S. Young, Albert G. Brewster, Joseph E. Leonard, Israel Mathewson, Daniel M. Browne, Stephen Tiffany, Elias H. Chapman, Edward M. Anthony, James E. Fuller, William Soule, Edward F. Burleson, Clark W. Reynolds.

LITCHFIELD SAVINGS SOCIETY.

CHAS. H. COIT, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$299,742.00	Whole Am't of Deposits,	\$1,138,528.97
Loans on Collateral Security,	103,400.00	Surplus Account,	34,000.00
Loans on Personal Sec'y only,	22,000.00	Interest Account,	36,972.86
Town, City, and Corp. B'ds,	385,700.00		
Town, City, and Bor. Notes,	6,700.00		
Railroad Bonds,	255,000.00		
Bank Stocks in Connecticut,	86,300.00		
Bank Stocks in other States,	35,200.00		
Real Estate by Foreclosure,	7,901.08		
Tax Account,	14.02		
Expense Account,	551.50		
Profit and Loss,	105.00		
Cash in banks,	6,888.23		
Total Assets,	\$1,209,501.83	Total Liabilities,	\$1,209,501.83

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	MARKET VALUE.	BOOK VALUE.
TOWN, CITY, AND BOROUGH NOTES.			
Borough of Litchfield, Conn., Notes,	\$ 6,700.00	6,700.00	6,700.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Litchfield, Conn., 4s-6s, 1896-1911,	\$ 80,000.00	80,000.00	84,000.00
" Roxbury, " 4½s, 1896-96,	6,100.00	6,100.00	6,100.00
" Morris, " 5s-6s, 1896-1906,	5,600.00	5,600.00	5,600.00
" Thomaston, " 4s, 1904,	20,000.00	20,000.00	20,000.00
Borough of Danbury, " 4½s, 1900,	5,000.00	5,000.00	5,070.00
City of Duluth, Minn., 6s, 1901,	10,000.00	10,000.00	10,000.00
" " " 4s, 1921,	8,000.00	8,000.00	8,000.00
" Minneapolis, " 4s, 1920,	40,000.00	40,000.00	41,200.00
" " " 4s, 1922,	12,000.00	12,000.00	12,480.00
" Toledo, Ohio, 4½s, 1913,	5,000.00	5,000.00	5,500.00
" St. Paul, Minn., 4½s, 1917,	10,000.00	10,000.00	10,700.00
" New York, N. Y., 6s, 1901,	10,000.00	10,000.00	11,000.00
" Providence, R. I., 5s, 1900,	5,000.00	5,000.00	5,262.50
" Chicago, Ill., 4s, 1921,	35,000.00	35,000.00	36,000.00
" " " 6s, 1898-9,	7,000.00	7,000.00	7,000.00
" Cincinnati, Ohio, 6s, 1906,	20,000.00	20,000.00	23,000.00
" Topeka, Kan., 5s, 1910,	25,000.00	25,000.00	26,250.00
" Columbus, Ohio, 6s, 1906,	2,000.00	2,000.00	2,000.00
" Newark, N. J., 4s, 1922,	30,000.00	30,000.00	30,900.00
" Ansonia, Conn., 4s, 1905-15,	10,000.00	10,000.00	10,000.00

LITCHFIELD SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D						
City of Pawtucket, R. I.,	4s,	1934,	\$	10,000.00	10,000.00	10,300.00
“ Kansas City, Mo.,	4½s,	1915,	.	20,000.00	20,000.00	22,000.00
County of New York, N. Y.,	6s,	1901,	.	10,000.00	10,000.00	11,000.90
Totals,	.	.	\$	385,700.00	385,700.00	403,362.50
RAILROAD BONDS.						
New York & Harlem,	7s,	1900,	\$	9,000.00	9,000.00	9,900.00
New York Central & Hudson River,	7s,	1903,	.	20,000.00	20,000.00	23,000.00
Northwestern Union,	7s,	1917,	.	25,000.00	25,000.00	32,500.00
Chicago & Tomah,	6s,	1905,	.	15,000.00	15,000.00	16,650.00
Chicago, Milwaukee & St. Paul:—						
Mineral Point Division,	5s,	1910,	.	20,000.00	20,000.00	20,000.00
La Crosse “	5s,	1919,	.	19,000.00	19,000.00	20,330.00
Southwestern “	6s,	1909,	.	35,000.00	35,000.00	38,500.00
Dubuque “	6s,	1920,	.	25,000.00	25,000.00	29,250.00
Illinois Central:—						
Springfield Division,	6s,	1898,	.	20,000.00	20,000.00	20,000.00
Chicago & Northwestern:—						
Ottumwa & Cedar Falls Division,	5s,	1909,	.	10,000.00	10,000.00	10,500.00
New York, Providence & Boston,	4s,	1942,	.	13,000.00	13,000.00	13,000.00
Pitts., McKeesport & Youghiogh'y,	6s,	1932,	.	4,000.00	4,000.00	4,000.00
Terre Haute & Indianapolis,	5s,	1925,	.	10,000.00	10,000.00	10,400.00
Central Ohio,	4½s,	1930,	.	20,000.00	20,000.00	21,000.00
Staten Island,	4½s,	1943,	.	10,000.00	10,000.00	10,000.00
Totals,	.	.	\$	255,000.00	255,000.00	279,030.00
BANK STOCKS.						
110 shares Waterbury National, Waterbury, Ct.,	\$			5,500.00	8,250.00	9,625.00
120 “ Citizens “ “ “				12,000.00	15,000.00	16,800.00
10 “ Birmingham “ Birmingham, “				1,000.00	1,500.00	1,700.00
50 “ Mercantile “ Hartford, “				5,000.00	3,500.00	3,750.00
112 “ Phoenix “ “ “				11,200.00	13,000.00	13,300.00
100 “ Hartford “ “ “				10,000.00	13,500.00	13,800.00
42 “ Farm. & Mech. “ “ “				4,200.00	4,600.00	4,625.00
21 “ State, “ “ “				2,100.00	2,100.00	2,300.00
25 “ National Exchange, “ “ “				1,250.00	1,500.00	1,600.00
21 “ American National, “ “ “				1,050.00	1,300.00	1,365.00
50 “ First National, “ “ “				5,000.00	5,500.00	5,800.00
25 “ Charter Oak National, “ “ “				2,500.00	2,250.00	2,350.00
75 “ First “ Litchfield, “				7,500.00	7,500.00	7,650.00
10 “ Yale “ New Haven, “				1,000.00	1,100.00	1,150.00
15 “ National Tradesmen, “ “ “				1,500.00	2,000.00	2,100.00
31 “ City “ “ “				3,100.00	3,700.00	3,813.00
30 “ National Park, New York, “				3,000.00	7,500.00	7,500.00

LITCHFIELD SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.				
20 shares	American Ex. National, New York, \$	2,000.00	3,200.00	3,300.00
20 "	Importer & Traders " "	2,000.00	10,000.00	10,300.00
60 "	Mechanics " "	1,500.00	2,500.00	2,700.00
25 "	Continental " "	2,500.00	3,000.00	3,250.00
16 "	Fourth " "	1,600.00	2,500.00	2,560.00
22 "	Nat. B'k of the Republic, " "	2,200.00	3,000.00	3,000.00
10 "	Nat. Bank of Commerce, " "	1,000.00	1,750.00	1,970.00
7 "	Bank of America, " "	700.00	1,750.00	2,200.00
Totals, \$		90,400.00	121,500.00	128,508.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,183; total amount,	\$443,487.72
2	Number of depositors having \$1,000, and not over \$2,000,	222; total amount,	301,690.81
3	Number of depositors having over \$2,000 and not over \$10,000,	104; total amount,	380,751.14
4	Number of depositors having over \$1,000,	1; total amount,	12,599.30
5	Total number of depositors,	2,510; total deposits,	\$1,138,528.97
6	Largest amount due a single depositor,		12,599.30
7	Number of accounts opened during the past year 167; number closed, 214; decrease, 47.		
8	Amount deposited, including interest credited, during the past year,		189,770.93
9	Amount withdrawn during the past year,		164,367.90
10	Amount of increase,		25,403.03
11	Amount of income received the past year,		59,143.01
12	Dividends: Rate the past year, 2½ per cent. and 2 per cent.: amounts, \$27,077.81 and \$21,935.37; when paid, January 1, 1896, and July 1, 1896,		49,013.18
13	State tax the past year,		2,433.28
14	Expenses the past year, including salaries,		2,426.11
15	What amount of collateral and personal loans is past due,		450.00
16	What amount of paper and loans of every description was charged off the past year?		None.
17	Amount of assets yielding no income the past year,		10,571.17
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		8,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		21,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		29,000.00

LITCHFIELD SAVINGS SOCIETY. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

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|----|--|------------------------|
| 22 | What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, . . . | 4.85 per cent. |
| 23 | What is the per cent. per annum of income on all other real estate owned, . . . | Own no other. |
| 24 | Date of annual meeting of incorporators to elect trustees or directors, . . . | Last Saturday in June. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, . . . | Last Saturday in June. |

OFFICERS. — President, Geo. M. Woodruff; Treasurer, Chas. H. Coit; Directors or Trustees, Geo. M. Woodruff, Chas. H. Coit, Geo. Kenney, Almon E. Fuller, John T. Hubbard, William T. Marsh, James P. Woodruff, Eugene W. Meafooy.

MARINERS SAVINGS BANK, NEW LONDON.

J. E. DARROW, Treasurer,

INCORPORATED, 1867.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$549,150.00	Whole Am't of Deposits, . . .	\$2,032,802.44
Loans on Collateral Security, . . .	115,900.00	Surplus Account, . . .	67,300.00
Loans on Personal Sec'y only, . . .	18,800.00	Interest Account, . . .	10,713.06
United States Bonds, . . .	35,025.00	Profit and Loss Account, . . .	40,590.35
Town, City, and Corpora- tion Bonds, . . .	891,956.25	Premium Extinguishment, . . .	12,990.00
Railroad Bonds, . . .	386,202.00	Rent and Maintenance, . . .	829.42
Bank Stocks in Connecticut, . . .	90,787.50		
Bank Stock in other States, . . .	300.00		
Real Estate by foreclosure, . . .	22,522.83		
Insurance Accounts, . . .	213.50		
Expense Account, . . .	589.58		
Cash in banks, . . .	52,700.00		
Cash in vault, . . .	1,078.61		
Total Assets, . . .	\$2,165,225.27	Total Liabilities, . . .	\$2,165,225.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, \$	30,000.00	35,025.00	35,025.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New London, Conn., 7s, 1900, . . . \$	30,000.00	30,355.00	34,500.00
" New London, " 7s, 1905, . . .	40,000.00	41,312.00	46,500.00
" Cleveland, Ohio, 6s, 1898, . . .	25,000.00	26,708.00	25,825.00
" Cincinnati, " 6s, 1909, . . .	20,000.00	20,995.00	23,400.00
" Columbus, " 6s, call, . . .	64,500.00	64,500.00	66,000.00
" Columbus, " 4½s, 1921, . . .	50,000.00	52,685.00	52,000.00
" Columbus, " 4s, 1910, . . .	50,000.00	50,000.00	50,000.00
" Toledo, " 4½s, 1903, . . .	50,000.00	51,500.00	51,500.00
" Hamilton, " 5s, 1909-1913, . . .	25,000.00	27,187.50	27,187.50
" Paducah, Ky., 4½s, 1926, . . .	66,000.00	71,280.00	71,280.00
" Muncie, Ind., 5½s, 1915, . . .	15,000.00	15,000.00	16,000.00
" South Bend, Ind., 6s, 1/10 annu'ly, . . .	22,500.00	22,500.00	23,000.00
" Dubuque, Iowa, 5s, 1902, . . .	15,000.00	15,000.00	15,500.00
" Davenport, " 6s, 1/4 annu'ly, . . .	44,000.00	44,000.00	50,000.00
" Milwaukee, Wis., 7s, 1902, . . .	5,000.00	5,865.00	5,725.00
" Superior, " 6s, 1910, . . .	25,000.00	25,000.00	28,000.00
" Omaha, Neb., 5s, 1909, . . .	25,000.00	27,000.00	27,000.00
" Tacamah, Wash., 5s, 1913, . . .	50,000.00	50,000.00	54,000.00
" Portland, Oregon, 5s, 1923, . . .	50,000.00	55,750.00	56,000.00
" Portland, " (Alb.), 6s, 1921, . . .	15,000.00	19,143.75	19,000.00

MARINERS SAVINGS BANK, NEW LONDON.--CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS. — CONTINUED.			
Town of Waterford, Conn., 4s, 1907, . \$	30,000.00	30,175.00	30,000.00
Borough of Danbury, " 4s, \$6,000 an.,	46,000.00	46,000.00	48,000.00
" Norwalk, " 4s, 1896-1926,	100,000.00	100,000.00	105,000.00
Totals, \$	863,000.00	891,956.25	925,417.50
RAILROAD BONDS.			
New York, Providence & Boston, 4s, 1942, \$	25,000.00	25,500.00	25,500.00
New York Central & Hudson River, 7s, 1903,	30,000.00	35,458.00	35,000.00
Chicago, Rock Island & Pacific, 6s, 1917,	20,000.00	24,100.00	25,000.00
Pittsburgh, Fort Wayne & Chicago, 7s, 1912,	10,000.00	12,628.00	13,000.00
Illinois Central (Springfield Division), 6s, 1898,	25,000.00	26,428.00	25,850.00
Chicago, Milwaukee & St. Paul : —			
Chicago & Pacific Western, 5s, 1921,	20,000.00	20,000.00	22,400.00
LaCrosse & Davenport, 5s, 1919,	20,000.00	19,300.00	21,500.00
Mineral Point, 5s, 1910,	60,000.00	60,000.00	63,000.00
Delaware & Bound Brook, 7s, 1905,	25,000.00	29,829.00	32,000.00
Chicago & Northwestern : —			
Madison Extension, 7s, 1911,	25,000.00	29,670.00	32,500.00
Escanaba & Lake Superior, 6s, 1901,	35,000.00	38,119.00	38,000.00
Northwestern Union, 7s, 1917,	15,000.00	19,230.00	20,500.00
Iowa Falls & Sioux City, 7s, 1917,	5,000.00	6,194.00	6,500.00
Saginaw & Western, 6s, 1913,	25,000.00	29,328.00	18,750.00
Sharon Railway, 4½s, 1919,	10,000.00	10,418.00	12,000.00
Totals, \$	350,000.00	386,202.00	391,500.00
BANK STOCKS.			
80 shares First National, Norwich, . . . \$	8,000.00	8,000.00	8,000.00
200 " Thames " " . . .	20,000.00	28,400.00	30,000.00
200 " Nat. Bank of Commerce, N. London,	20,000.00	21,450.00	25,000.00
200 " Union, " " . . .	20,000.00	20,937.50	18,500.00
400 " National Whaling, " " . . .	10,000.00	12,000.00	18,000.00
Totals, \$	78,000.00	90,787.50	99,500.00
100 shares Metrop't'n Nat., N. Y. (in liquidation),	Nominal.	300.00	.....

MARINERS SAVINGS BANK, NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,092; total amount,	\$678,914.19
2	Number of depositors having \$1,000 and not over \$2,000,	385; total amount,	509,793.32
3	Number of depositors having over \$2,000 and not over \$10,000,	259; total amount,	813,278.75
4	Number of depositors having over \$10,000,	3; total amount,	30,816.18
5	Total number of depositors,	3,739; total deposits,	\$2,032,802.44
6	Largest amount due a single depositor,		10,412.92
7	Number of accounts opened during the past year, 505; number closed, 412; increase, 93.		
8	Amount deposited, including interest credited, during the past year,		343,173.84
9	Amount withdrawn during the past year,		278,562.28
10	Amount of increase,		64,611.56
11	Amount of income received the past year,		94,450.03
12	Dividends: Rate the past year, 4 per cent. on \$3,000 and under, 3 per cent. on excess of \$3,000; amount, \$37,473.51 and \$38,008.89; when paid, March 15, 1896, and September 15, 1896,		75,482.40
13	State tax the past year,		4,738.04
14	Expenses the past year, including salaries,		5,639.89
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		30,628.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		29,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		16,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		35,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?		2 per cent.
23	What is the per cent. per annum of income on all other real estate owned?		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		Last Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,		Last Wednesday in July

OFFICERS.—President, Daniel D. Latham; Treasurer, John E. Darrow; Directors or Trustees, W. H. Allen, E. P. Beckwith, C. D. Boss, Jr., R. A. Brubeck, Chas. W. Butler, E. V. Daboll, A. R. Darrow, J. E. Darrow, M. Wilson Dart, W. Fitzmaurice, T. W. Gardner, John Hopson, Jr., J. P. Johnston, Chas. A. Klinck, H. C. Lamphere, D. D. Latham, Daniel Latham, Thomas A. Miner, Thomas F. Morgan, Richard C. Morris, F. S. Newcomb, Daniel Newman, John C. Nichols, F. H. Parmelee, W. L. Peckham, P. Hall Shurts, George E. Starr, Chas. W. Strickland, Geo. C. Strong, I. W. Thompson, E. H. Wheeler, Geo. C. Williams.

MECHANICS SAVINGS BANK OF HARTFORD.

WARD W. JACOBS, Treasurer.

INCORPORATED, 1861.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$1,585,450.00	Whole Amt. of Deposits,	\$3,638,022.95
Loans on Collateral Security,	319,300.00	Surplus Account,	100,169.76
State Warrants,	122,028.11	Interest Account,	81,280.91
Town, City, and Corp. B'ds,	558,792.24	Profit and Loss Account,	17,784.11
Town and Borough Orders,	44,500.00		
Railroad Bonds,	751,080.00		
Bank Stocks in Connecticut,	142,400.00		
Bank Stocks in other States,	7,500.00		
Real Estate by Foreclosure,	173,184.92		
Expense Account,	7,223.21		
Cash in banks,	113,920.37		
Cash in vault,	11,878.88		
Total Assets,	\$3,837,257.73	Total Liabilities,	\$3,837,257.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.			
Colorado,	\$ 37,467.09	37,467.09	37,467.09
Nebraska,	84,561.02	84,561.02	84,561.02
Totals,	\$ 122,028.11	122,028.11	122,028.11
TOWN AND BOROUGH ORDERS.			
Bolton,	\$ 10,000.00	10,000.00	10,000.00
Bristol,	10,000.00	10,000.00	10,000.00
Willimantic,	24,500.00	24,500.00	24,500.00
Totals,	\$ 44,500.00	44,500.00	44,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Bloomfield, 4s, 1900,	\$ 32,000.00	32,000.00	32,000.00
" 4½s, 1905,	26,000.00	26,000.00	26,000.00
Middlefield, 3 ⁶⁵ / ₁₀₀ s, 1909,	20,000.00	20,000.00	20,000.00
Cincinnati, Ohio, 5s, 1897-1898,	8,092.24	8,092.24	8,092.24
" " 7s, 1897,	2,000.00	2,000.00	2,000.00
Columbus, " 4½s, 1905,	37,500.00	37,500.00	37,500.00
" " 6s, 1906,	5,000.00	5,000.00	5,200.00
" " 6s, 1907,	19,000.00	19,000.00	19,855.00
" " 6s, 1911,	14,000.00	14,000.00	14,840.00

MECHANICS SAVINGS BANK OF HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.			
Council Bluffs, Ia., 7s, 1898, . \$	6,000.00	6,000.00	6,210.00
Denver (So. Denver), Col., 6s, 1904, .	25,000.00	25,000.00	26,500.00
“ “ “ “ 6s, 1906, .	31,000.00	31,000.00	33,325.00
Duluth (New Dul.), Minn., 6s, 1914, .	47,000.00	51,700.00	52,405.00
“ “ “ “ 7s, 1897, .	5,000.00	5,000.00	5,100.00
Grand Island, Neb., 6s, 1909, .	35,000.00	35,000.00	35,000.00
Hartford, 6s, 1897, .	2,000.00	2,000.00	2,000.00
Kansas City, Mo., 8s, 1896, .	1,000.00	1,000.00	1,000.00
Minneapolis, Minn., 4s, 1917, .	50,000.00	50,000.00	50,000.00
Omaha, Neb., 5s, 1900, .	25,000.00	25,000.00	25,000.00
“ “ 5s, 1902, .	25,000.00	25,000.00	25,000.00
“ “ 5s, 1904, .	25,000.00	25,000.00	25,000.00
“ “ 5s, 1912, .	25,000.00	25,000.00	25,000.00
Paterson, N. J., 4½s, 1905–1906, .	20,000.00	20,000.00	20,000.00
Portland (Albina), Ore., 6s, 1921, .	25,000.00	28,000.00	28,500.00
Springfield, Ohio, 6s, 1897–1901, .	15,500.00	15,500.00	15,810.00
Toledo, “ 4½s, 1903, .	25,000.00	25,000.00	25,000.00
Totals, \$	551,092.24	558,792.24	566,337.24
RAILROAD BONDS.			
Atchison, Top. & Santa Fe, gen. m., 4s, 1995, \$	12,000.00	8,400.00	9,240.00
“ “ “ “ adjustm't, 4s, 1995, .	6,500.00	1,950.00	2,340.00
Buffalo, New York & Erie, 7s, 1916, .	20,000.00	25,000.00	25,000.00
Northern of New Jersey, 6s, 1917, .	46,000.00	51,980.00	52,900.00
Central Ohio, 4½s, 1930, .	35,000.00	35,000.00	35,000.00
Chartiers, 7s, 1901, .	5,000.00	5,000.00	5,450.00
Erie & Pittsburgh, 7s, 1898, .	26,000.00	26,000.00	26,520.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920, .	25,000.00	28,750.00	28,750.00
Lake Superior Division, 5s, 1921, .	20,000.00	20,000.00	20,400.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, .	20,000.00	24,000.00	24,200.00
Menominee “ 7s, 1911, .	10,000.00	12,000.00	12,100.00
Cedar Rapids & Missouri River, 7s, 1916, .	25,000.00	31,250.00	31,500.00
Chicago & Tomah, 6s, 1905, .	5,000.00	5,000.00	5,350.00
Des Moines & Minneapolis, 7s, 1907, .	25,000.00	28,750.00	29,250.00
Escanaba & Lake Superior, 6s, 1901, .	20,000.00	20,000.00	20,800.00
Iowa Midland, 8s, 1900, .	25,000.00	25,000.00	27,500.00
Maple River, 7s, 1897, .	15,000.00	15,000.00	15,000.00
Milwaukee & Madison, 6s, 1905, .	4,000.00	4,000.00	4,320.00
Northwestern Union, 7s, 1917, .	30,000.00	37,500.00	38,100.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, .	5,000.00	5,000.00	5,050.00
Cincinnati, Hamilton & Dayton, 6s, 1905, .	1,000.00	1,000.00	1,080.00
“ “ “ “ 7s, 1905, .	2,000.00	2,000.00	2,300.00
Delaware & Hudson Canal, 7s, 1917, .	25,000.00	32,500.00	32,500.00
Rensselaer & Saratoga, 7s, 1921, .	10,000.00	13,000.00	13,000.00
Delaware & Bound Brook, 7s, 1905, .	20,000.00	20,000.00	23,000.00

MECHANICS SAVINGS BANK OF HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Fonda, Johnstown & Gloversville,	7s,	1900,	\$		25,000.00	25,000.00	26,750.00
Illinois Central,	6s,	1898,			54,000.00	54,000.00	54,000.00
Joliet & Northern Indiana,	7s,	1907,			25,000.00	28,750.00	29,000.00
McKeesport & Belle Vernon,	6s,	1918,			10,000.00	11,500.00	11,600.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,			25,000.00	29,500.00	29,500.00
Morris & Essex,	7s,	1914,			15,000.00	18,750.00	19,500.00
New York & Long Branch,	5s,	1931,			15,000.00	15,000.00	15,000.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,			25,000.00	27,500.00	27,750.00
Terre Haute & Indianapolis,	5s,	1925,			50,000.00	52,000.00	52,000.00
Western of Minnesota,	7s,	1907,			11,000.00	11,000.00	12,870.00
Totals,			\$		692,500.00	751,080.00	768,620.00
BANK STOCKS.							
150 shares Ætna		National, Hartford,	\$		15,000.00	15,000.00	21,000.00
400 " American		" "			20,000.00	20,000.00	26,000.00
100 " Charter Oak		" "			10,000.00	10,000.00	9,500.00
24 " Farmers & Mechanics Nat.,		" "			2,400.00	2,400.00	2,640.00
300 " First		" "			30,000.00	30,000.00	33,000.00
100 " Mercantile		" "			10,000.00	10,000.00	7,000.00
120 " City,		" "			12,000.00	12,000.00	12,000.00
100 " Hartford Trust Co.,		" "			10,000.00	10,000.00	14,500.00
80 " First National,		Norwich,			8,000.00	8,000.00	8,000.00
25 " " "		Suffield,			2,500.00	2,500.00	3,750.00
25 " Second " "		New Haven,			2,500.00	2,500.00	4,150.00
100 " Deep River " "		Deep River,			10,000.00	10,000.00	11,200.00
100 " Home " "		Meriden,			10,000.00	10,000.00	11,500.00
200 " Mechanics " "		New York,			5,000.00	5,000.00	9,500.00
50 " Nassau,		" "			2,500.00	2,500.00	3,800.00
Totals,			\$		149,900.00	149,900.00	177,540.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,492; total amount, \$1,447,025.54
2	Number of depositors having \$1,000 and not over \$2,000, .	776; total amount, 1,018,627.63
3	Number of depositors having over \$2,000 and not over \$10,000, .	356; total amount, 1,172,369.78
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	8,624; total deposits, \$3,638,022.95
6	Largest amount due a single depositor,	9,741.86

MECHANICS SAVINGS BANK OF HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

7	Number of accounts opened during the past year, 1,274; number closed, 700; increase, 574.	
8	Amount deposited, including interest credited, during the past year,	\$1,084,084.20
9	Amount withdrawn during the past year,	886,804.68
10	Amount of increase,	197,279.52
11	Amount of income received the past year,	193,497.78
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$66,557.21 and \$69,270.85; when paid, January 1, 1896, and July 1, 1896,	135,828.06
13	State tax the past year,	7,993.68
14	Expenses the past year, including salaries,	12,522.21
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	17,550.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	45,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	2.87 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	None owned.
24	Date of annual meeting of incorporators to elect trustees or directors,	In July.
25	Date of annual meeting to elect president, treasurer, and other officers,	In July.

OFFICERS.—President, Daniel Phillips; Treasurer, Ward W. Jacobs; Directors or Trustees, Daniel Phillips, Edward W. Parsons, Ward W. Jacobs, Hugh Harbison, Charles L. Lincoln, George A. Fairfield, John G. Root, John M. Holcombe, Henry C. Dwight, Frederick R. Foster, Edward M. Bunce, William B. Clark, James B. Moore, James H. Knight, Lester L. Ensworth, Frank C. Sumner, George Pope, Edwin P. Taylor, James U. Taintor, William H. King.

MECHANICS SAVINGS BANK, WINSTED.

LYMAN R. NORTON, Treasurer.

INCORPORATED, 1875.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$540,952.00	Whole Amount of Deposits, \$1,023,507.69	
Loans on Collateral Security, . . .	40,300.00	Surplus Account, . . .	30,000.00
Loans on Pers'l Sec'y only, . . .	160,307.97	Interest Account, . . .	18,768.90
Town, City, and Corp. Bonds, . . .	38,000.00	Suspense Account, . . .	27.81
Town, City, and Borough Notes and Orders, . . .	29,200.00		
School Dist. Notes and Orders, . . .	3,725.00		
Railroad Bonds, . . .	101,000.00		
Bank Stocks in Connecticut, . . .	91,325.00		
Bank Stocks in other States, . . .	600.00		
Real Estate by Foreclosure, . . .	3,400.80		
Tax Account, . . .	1,141.52		
Expense Account, . . .	734.33		
Premium Account, . . .	37,475.00		
Cash in banks, . . .	19,666.76		
Cash in vault, . . .	4,476.02		
Total Assets, . . .	\$1,072,304.40	Total Liabilities, . . .	\$1,072,304.40

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Barkhamsted, \$	22,700.00	22,700.00	22,700.00
" Winchester,	6,000.00	6,000.00	6,000.00
" Hartland,	500.00	500.00	500.00
Totals, \$	29,200.00	29,200.00	29,200.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First, Winchester,	3,725.00	3,725.00	3,725.00
TOWN, CITY, AND CORPORATION BONDS.			
South Norwalk, 4s, 1900, \$	9,000.00	9,000.00	9,000.00
" " 4s, 1910,	9,000.00	9,000.00	9,000.00
Denver, 4s, 1904,	5,000.00	5,000.00	5,000.00
" 4s, 1908,	5,000.00	5,000.00	5,000.00
Duluth, 4s, 1921,	5,000.00	5,000.00	5,000.00
Columbus, 6s, call,	5,000.00	5,000.00	5,000.00
Totals, \$	38,000.00	38,000.00	38,000.00

MECHANICS SAVINGS BANK, WINSTED.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.							
Chicago, Milwaukee & St. Paul:—							
La Crosse & Davenport,	5s,	1919,	\$		5,000.00	5,000.00	5,250.00
Dubuque,	5s,	1920,			5,000.00	5,000.00	6,000.00
Chicago & Northwestern:—							
Northwestern Union,	7s,	1917,			8,000.00	8,000.00	11,000.00
Menominee,	7s,	1911,			5,000.00	5,000.00	6,500.00
Iowa,	4½s,	1902,			14,000.00	14,000.00	14,400.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,			12,000.00	12,000.00	12,900.00
New York Central & Hudson Riv.,	7s,	1903,			10,000.00	10,000.00	12,000.00
“ “ Harlem,	7s,	1903,			3,000.00	3,000.00	3,300.00
Syracuse & Northern,	7s,	1901,			3,000.00	3,000.00	3,400.00
Buffalo, New York & Erie,	7s,	1916,			5,000.00	5,000.00	6,650.00
New York, Lack. & Western,	6s,	1921,			5,000.00	5,000.00	6,500.00
West Jersey,	7s,	1899,			5,000.00	5,000.00	5,500.00
Bald Eagle Valley,	6s,	1910,			1,000.00	1,000.00	1,100.00
Housatonic,	5s,	1937,			10,000.00	10,000.00	12,000.00
St. Paul, Minn. & Manitoba,	6s,	1910,			10,000.00	10,000.00	11,600.00
Totals,					\$ 101,000.00	101,000.00	118,100.00
BANK STOCKS.							
132 shares First National, Winsted,			\$		13,200.00	13,200.00	14,520.00
125 “ Hulburt “ West “					12,500.00	12,500.00	20,000.00
25 “ Hartford “ Hartford,					2,500.00	2,500.00	3,500.00
22 “ Phoenix “ “					2,200.00	2,200.00	2,600.00
50 “ Mercantile “ “					5,000.00	5,000.00	3,750.00
14 “ American “ “					700.00	700.00	900.00
55 “ Conn. Tr. & Safe Dep. Co., “					5,500.00	5,500.00	9,000.00
15 “ Hartford Trust Co., “					1,500.00	1,500.00	2,150.00
37 “ Second National, New Haven,					3,700.00	3,700.00	6,200.00
20 “ Tradesmen “ “					2,000.00	2,000.00	2,800.00
10 “ Yale “ “					1,000.00	1,000.00	1,150.00
100 “ Merchants “ “					5,000.00	5,000.00	5,000.00
84 “ First “ Bridgeport,					8,400.00	8,400.00	14,700.00
22 “ City “ “					2,200.00	2,200.00	3,300.00
35 “ Birmingham “ “					3,500.00	3,500.00	6,000.00
20 “ Waterbury “ Waterbury,					1,000.00	1,000.00	1,850.00
100 “ Fourth “ “					10,000.00	10,000.00	13,500.00
19 “ Citizens “ “					1,900.00	1,900.00	2,800.00
10 “ Danbury “ Danbury,					1,000.00	1,000.00	1,100.00
30 “ Pahquioque “ “					3,000.00	3,000.00	3,750.00
15 “ Central “ Middletown,					1,125.00	1,125.00	1,350.00
29 “ Home “ Meriden,					2,900.00	2,900.00	3,365.00
15 “ New Britain “ New Britain,					1,500.00	1,500.00	2,400.00
6 “ Commerce “ New York,					600.00	600.00	1,200.00
Totals,					\$ 91,925.00	91,925.00	126,885.00

MECHANICS SAVINGS BANK, WINSTED. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,096; total amount,	\$440,206.59
2	Number of depositors having \$1,000 and not over \$2,000,	259; total amount,	344,368.66
3	Number of depositors having over \$2,000 and not over \$10,000,	83; total amount,	238,932.44
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,438; total deposits,	\$1,023,507.69
6	Largest amount due a single depositor,		6,954.21
7	Number of accounts opened during the past year, 352; number closed, 226; increase, 126.		
8	Amount deposited, including interest credited, during the past year,		276,567.74
9	Amount withdrawn during the past year,		215,652.00
10	Amount of increase,		60,915.74
11	Amount of income received the past year,		53,683.07
12	Dividends: Rate the past year, 2½ and 2 per cent.; amount, \$23,269.27 and \$18,971.01; when paid, January 1, 1896, and July 1, 1896,		42,240.28
13	State tax the past year,		2,283.04
14	Expenses the past year, including salaries,		2,620.52
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		32,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		6½
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in July.	

OFFICERS. — President, Charles B. Hallett; Treasurer, Lyman R. Norton; Directors or Trustees, Charles B. Hallett, Luman C. Colt, Lorenzo M. Blake, William S. Hulbert, Harvey L. Roberts, Charles S. Jopp, Warham H. Williams.

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

L. S. CATLIN, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$762,173.00	Whole Amount of Deposits, \$1,589,543.70	
Loans on Collateral Sec'ty, . . .	37,300.00	Surplus Account, . . .	32,948.13
Town, City, and Corpora- tion Bonds, . . .	314,521.23	Interest Account, . . .	30,129.93
Railroad Bonds, . . .	358,060.00		
Bank Stocks in Connecticut, . . .	102,412.00		
Real Estate by Foreclosure, . . .	10,650.00		
State Warrants, . . .	15,061.57		
Safe and furniture, . . .	1,400.00		
Cash in banks, . . .	36,353.92		
Cash in vault, . . .	14,690.04		
Total Assets, . . .	\$1,652,621.76	Total Liabilities, . . .	\$1,652,621.76

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
STATE WARRANTS.				
Colorado,	\$	12,602.98	12,602.98	12,602.98
Washington,		2,458.59	2,458.59	2,458.59
Totals,	\$	15,061.57	15,061.57	15,061.57
TOWN, CITY, AND CORPORATION BONDS.				
Columbus,	6s, 1896-1905, . . . \$	12,000.00	12,000.00	12,600.00
"	4s, 1909,	3,000.00	3,000.00	3,060.00
Trenton,	6s, 1899,	1,000.00	1,000.00	1,050.00
Omaha,	6s, 1896-1899,	4,500.00	4,500.00	4,635.00
"	5s, 1899-1903,	20,000.00	20,300.00	20,600.00
Sioux City,	4½s, 1916-1918,	30,000.00	31,000.00	31,500.00
Denver,	6s, 1899-1906,	18,000.00	19,400.00	19,800.00
"	5s, 1906,	10,000.00	10,500.00	10,700.00
"	4s, 1904,	10,000.00	9,700.00	10,000.00
"	8s, 1902,	3,500.00	3,600.00	3,675.00
Louisville,	5s, 1911,	10,000.00	10,900.00	11,000.00
"	4s, 1930,	5,000.00	5,000.00	5,250.00
Chicago,	4s, 1921,	10,000.00	10,000.00	10,400.00
Camden,	4½s, 1922-1923,	25,000.00	27,200.00	27,500.00
Paterson,	5s, 1904,	10,000.00	10,800.00	11,000.00
Davenport,	6s, 1898-1899,	6,000.00	6,300.00	6,360.00
Topeka,	5s, 1913,	20,000.00	20,600.00	21,600.00
W. Duluth,	7s, 1897,	6,000.00	6,200.00	6,240.00
Superior,	6s, 1910,	15,000.00	17,000.00	17,250.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.— CONT.				
Indianapolis,	6s,	\$ 9,321.23	9,321.23	9,321.23
Joliet,	4½s, 1905,	5,000.00	5,200.00	5,250.00
Milwaukee,	5s, 1912-1916,	10,000.00	11,000.00	11,300.00
Fairfield Co.,	4s, 1905,	60,000.00	60,000.00	62,400.00
Totals,	\$	303,321.23	314,521.23	322,491.23
RAILROAD BONDS.				
Chicago & Northwestern:—				
Tomah Division,	6s, 1905, \$	20,000.00	22,650.00	23,000.00
Iowa Division,	4½s, 1902,	25,000.00	25,000.00	25,500.00
Western Minnesota,	7s, 1907,	10,000.00	11,800.00	12,000.00
Chicago, Milwaukee & St. Paul:—				
Mineral Point Division,	5s, 1910,	15,000.00	15,000.00	15,750.00
Pacific Western "	5s, 1921,	10,000.00	10,000.00	11,300.00
Iowa Falls & Sioux City,	7s, 1917,	5,000.00	6,200.00	6,400.00
Baltimore & Cumberland Extension,	6s, 1931,	21,000.00	27,000.00	27,300.00
Sharon,	4½s, 1919,	10,000.00	10,000.00	10,300.00
Long Island,	4s, 1932,	15,000.00	15,000.00	15,000.00
Northern New Jersey,	6s, 1917,	10,000.00	12,200.00	12,400.00
Atchison, Topeka, & Santa Fe,	4s, 1995,	15,500.00	12,400.00	12,400.00
" " Adjustment,	4s, 1995,	8,000.00	3,600.00	3,600.00
Ottumwa, Cedar Rapids & St. Paul,	5s, 1909,	15,000.00	15,600.00	11,235.00
Central Ohio,	4½s, 1930,	15,000.00	15,200.00	15,300.00
Evansville & Terre Haute,	5s, 1923,	27,000.00	27,000.00	28,620.00
" " " "	6s, 1930,	15,000.00	16,400.00	16,800.00
Staten Island,	4½s, 1943,	50,000.00	50,000.00	51,500.00
Hereford,	4s, 1930,	20,000.00	20,000.00	20,000.00
St. Paul & Northern Pacific,	6s, 1923,	16,000.00	19,110.00	19,680.00
Brooklyn & Montauk,	6s, 1911,	20,000.00	23,900.00	24,000.00
Totals,	\$	342,500.00	358,060.00	362,085.00
BANK STOCKS.				
200 shares Bridgeport National,	Bridgeport,	10,000.00	17,160.00	19,000.00
225 " City " "	" "	22,500.00	33,040.00	36,000.00
134 " Connecticut " "	" "	13,400.00	19,487.00	20,770.00
63 " Pequonnock " "	" "	6,300.00	7,455.00	9,765.00
114 " First " "	" "	11,400.00	20,070.00	20,520.00
52 " First " Westport,	" "	5,200.00	5,200.00	5,300.00
Totals,	\$	68,800.00	102,412.00	111,355.00

MECHANICS & FARMERS SAVINGS BANK, BRIDGEPORT.

— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,362; total amount,	\$728,028.95
2	Number of depositors having \$1,000 and not over \$2,000,	398; total amount,	523,312.80
3	Number of depositors having over \$2,000 and not over \$10,000,	126; total amount,	338,201.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,886; total deposits,	\$1,589 543 70
6	Largest amount due a single depositor,		5,967.39
7	Number of accounts opened during the past year, 1,251; number closed, 885; increase, 366.		
8	Amount deposited, including interest credited, during the past year,		499,520.34
9	Amount withdrawn during the past year,		387,153.18
10	Amount of increase,		112,367.16
11	Amount of income received the past year,		82,210.78
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$28,632.65 and \$30,114.18; when paid, January 1, 1896, and July 1, 1896,		58,746 83
13	State tax the past year,		3,646 96
14	Expenses the past year, including salaries,		6,204.99
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		25.00
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		Month of July.
25	Date of annual meeting to elect president, treasurer, and other officers,		Month of July.

OFFICERS.—President, D. N. Morgan; Vice Presidents, John L. Wessels, David Wooster; Treasurer, L. S. Catlin; Directors or Trustees: S. C. Kingman, George W. Peck, Andrew J. Smith, H. C. Cogswell, J. W. Knowlton, L. S. Catlin, Chauncey Morton, D. B. Lockwood, L. F. Curtis, M. E. Morris, F. B. Hall, Geo. H. Zink, Andrew B. Curtis, Edwin G. Sanford, David B. Booth, Geo. W. Fairchild, Goodwin Stoddard, Wm. L. Savage.

MERIDEN SAVINGS BANK.

W. H. CATLIN, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,099,437.00	Whole Am't of Deposits, . \$2,826,815.32
Loans on Collateral Security, 86,700.00	Surplus Account, . . 100,000.00
Loans on Personal Sec'y only, 13,172.00	Interest Account, . . 36,119.81
United States Bonds, . 25,100.00	Profit and Loss Account, .. 125,333.43
Town, City, and Corpora- tion Bonds, . . . 708,510.68	
Town, City, and Borough Notes and Orders, . 59,347.53	
School Dist. Notes and Orders, 290.00	
Railroad Bonds, . . 867,785.00	
Bank Stocks in Connecticut, 141,950.00	
Real estate by foreclosure, and other real estate, . 11,294.79	
Banking house, . . 34,603.12	
Expense Account, . . 1,795.57	
Suspense Account, . . 340.80	
Cash in banks, . . . 25,129.38	
Cash in vault, . . . 12,812.69	
Total Assets, . . \$3,088,268.56	Total Liabilities, . \$3,088,268.56

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE	MARKET VALUE.
UNITED STATES BONDS.			
Fives, Coupons, 1904, \$	10,000.00	10,000.00	11,100.00
Fours, Coupons, 1907,	100.00	100.00	107.00
Fours, Registered, 1925. . . .	5,000.00	5,000.00	5,800.00
Fours, Coupons, 1925,	10,000.00	10,000.00	11,700.00
Totals, \$	25,100.00	25,100.00	28,707.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Meriden, \$	40,000.00	40,000.00	40,000.00
Town of Meriden (School Notes), . . .	19,347.53	19,347.53	19,347.53
Totals, \$	59,347.53	59,347.53	59,347.53
SCHOOL DISTRICT NOTES AND ORDERS.			
Kensington School District, Berlin, . . . \$	290.00	290.00	290.00

MERIDEN SAVINGS BANK.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Town of Essex,	Conn.,	4s,	1901,	\$ 10,000.00	10,000.00	10,200.00
"	Greenwich,	"	4s,	1915,	10,000.00	10,300.00
"	Meriden,	"	4s,	1908-9-10-11,	20,000.00	20,600.00
"	"	"	6s,	1897,	1,000.00	1,000.00
"	Middletown,	"	3 ⁶⁵ / ₁₀₀ s,	1909,	25,000.00	25,000.00
"	New Britain,	"	4s,	1901-2,	10,000.00	10,200.00
"	Wallingford,	"	4s,	1904-1914,	5,000.00	5,100.00
Borough of	"	"	4s,	1923,	15,000.00	15,450.00
Town of Windsor L'ks,	"	"	4s,	1922,	10,000.00	10,200.00
City of Bath, Maine,	"	"	4s,	1921,	22,500.00	22,950.00
"	"	"	6s,	1902,	1,000.00	1,110.00
"	Cincinnati, Ohio,	"	5s,	1897,	1,510.68	1,510.68
"	"	"	7s,	1908,	23,000.00	23,400.00
"	"	"	7 ³⁰ / ₁₀₀ s,	1902-1906,	19,000.00	23,560.00
"	Columbus,	"	4s,	1905-1909,	20,000.00	20,400.00
"	"	"	4s,	1906,	18,000.00	18,360.00
"	"	"	5s,	1910,	12,000.00	13,440.00
"	Dayton,	"	6s,	1902,	10,000.00	11,000.00
"	Denver, Colorado,	"	6s,	1899,	18,000.00	18,000.00
"	Duluth, Minn.,	"	5s,	1923,	10,000.00	11,600.00
"	"	"	6s,	1897,	8,000.00	8,080.00
"	"	"	6s,	1897-1901,	8,000.00	8,400.00
"	"	"	6s,	1900,	10,000.00	10,500.00
"	"	"	7s,	1896,	5,000.00	5,100.00
"	"	"	6s,	1896,	8,000.00	8,000.00
"	Fort Wayne, Ind.,	"	6s,	1914,	10,000.00	12,500.00
"	Hamilton, Ohio,	"	5s,	1904,	5,000.00	5,350.00
"	Hoboken, N. J.,	"	6s,	1898,	4,000.00	4,160.00
"	Indianapolis, Ind.,	"	6s,	1897,	13,000.00	13,390.00
"	Lexington, Ky.,	"	4 ¹ / ₂ s,	1920,	20,000.00	21,400.00
"	Louisville,	"	4s,	1930,	10,000.00	10,000.00
"	Los Angeles, Cal.,	"	4 ¹ / ₂ s,	1906-7-8-9,	10,000.00	10,400.00
"	Meriden, Conn.,	"	4s,	1913,	20,000.00	20,600.00
"	Milwaukee, Wis.,	"	7s,	1902,	5,000.00	5,500.00
"	Minneapolis, Minn.,	"	4s,	1922,	10,000.00	10,500.00
"	"	"	4 ¹ / ₂ s,	1921,	10,000.00	11,000.00
"	Muskegon, Mich.,	"	5s,	1905,	20,000.00	21,400.00
"	"	"	8s,	1899,	5,000.00	5,500.00
"	New Albany, Ind.,	"	5s,	1915,	20,000.00	22,600.00
"	Newark, N. J.,	"	4s,	1908,	5,000.00	5,000.00
"	"	"	4 ¹ / ₂ s,	1918,	20,000.00	21,600.00
"	"	"	6s,	1908,	2,000.00	2,380.00
"	Omaha, Neb.,	"	5s,	1912,	10,000.00	10,800.00
"	"	"	5s,	1906,	4,000.00	4,240.00
"	"	"	5s,	1901,	3,000.00	3,090.00
"	"	"	5s,	1900,	13,500.00	13,770.00
"	"	"	5s,	1900-1-2-3,	8,000.00	8,160.00
"	Paterson, N. J.,	"	5s,	1915,	5,000.00	5,650.00
"	"	"	4 ¹ / ₂ s,	1907,	5,000.00	5,200.00
"	"	"	4 ¹ / ₂ s,	1905,	5,000.00	5,200.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONTINUED.							
City of Portland, Oregon,	5s,	1923,	\$		10,000.00	10,200.00	11,600.00
“ St. Paul, Minn.,	4s,	1919,			10,000.00	10,000.00	10,200.00
“ Sioux City, Iowa,	4½s,	1920,			20,000.00	20,000.00	21,400.00
“ South Bend, Ind.,	5s,	1913,			5,000.00	5,000.00	5,600.00
“ “ “	6s,	1900,			10,000.00	10,000.00	10,700.00
“ Terre Haute, “	4½s,	1902,			12,000.00	12,000.00	12,360.00
“ “ “	5s,	1896,			20,000.00	20,000.00	20,000.00
“ Toledo, Ohio,	4½s,	1919,			8,000.00	8,000.00	8,560.00
“ “ “	4½s,	1914,			10,000.00	10,000.00	10,600.00
“ “ “	4½s,	1913,			4,000.00	4,000.00	4,240.00
“ “ “	4½s,	1904,			2,000.00	2,000.00	2,060.00
“ “ “	4½s,	1903,			20,000.00	20,000.00	20,600.00
“ “ “	5s,	1913,			1,000.00	1,000.00	1,120.00
“ “ “	5s,	1903,			8,000.00	8,000.00	8,480.00
“ Trenton, N. J.,	4s,	1899,			4,500.00	4,500.00	4,500.00
“ “ “	4s,	1913,			10,000.00	10,000.00	10,200.00
“ “ “	4s,	1904,			2,700.00	2,700.00	2,700.00
“ Wichita, Kan.,	6s,	1898,			5,000.00	5,000.00	5,000.00
Totals,			\$		704,710.68	708,510.68	748,810.68
RAILROAD BONDS.							
Atchison, Topeka & Santa Fe,	4s,	1995,	\$		48,750.00	48,750.00	48,750.00
“ “ Land Grants,	4s,	1995,			26,000.00		
Atchison & Nebraska,	7s,	1908,			12,000.00	12,800.00	14,640.00
Central Ohio,	4½s,	1930,			30,000.00	30,000.00	30,000.00
Cincinnati, Hamilton & Dayton,	5s,	1905,			6,000.00	6,000.00	6,360.00
Connecticut & Passumpsic,	4s,	1943,			3,000.00	3,000.00	3,120.00
Chicago & Northwestern:—							
Chicago & Tomah,	6s,	1905,			35,000.00	36,000.00	39,200.00
Iowa,	4½s,	1902,			5,000.00	5,000.00	5,000.00
Madison Extension,	7s,	1911,			500.00	500.00	630.00
Menominee Extension,	7s,	1911,			5,000.00	6,400.00	6,500.00
Milwaukee & Madison,	6s,	1905,			15,000.00	15,000.00	16,950.00
Northern Illinois,	5s,	1910,			12,000.00	12,000.00	12,720.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,			65,000.00	65,000.00	68,900.00
Chicago, Milwaukee & St. Paul:—							
Chicago & Pacific,	6s,	1910,			11,000.00	11,000.00	12,870.00
Chicago & Milwaukee,	7s,	1903,			46,000.00	49,000.00	57,500.00
Dubuque,	6s,	1920,			25,000.00	25,000.00	29,750.00
Iowa & Dakota,	7s,	1899,			27,000.00	27,600.00	33,750.00
La Crosse & Davenport,	5s,	1919,			51,000.00	51,000.00	54,570.00
Southwestern,	6s,	1909,			34,000.00	34,500.00	39,100.00
Wisconsin Valley,	7s,	1909,			23,000.00	23,500.00	27,830.00
Erie & Pittsburgh,	7s,	1898,			20,000.00	20,000.00	21,000.00
Evansville & Terre Haute,	6s,	1921,			20,000.00	20,000.00	21,800.00
E. & T. H., Sullivan Co. Coal Branch,	5s,	1930,			10,000.00	10,000.00	10,000.00
Elmira & Williamsport,	6s,	1910,			13,000.00	13,200.00	15,340.00

MERIDEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Fonda, Johnstown & Gloversville,	6s,	1921,	\$	9,000.00	10,300.00	11,160.00
Illinois Central, Springfield Div.,	6s,	1898,		10,000.00	10,000.00	10,200.00
Iowa Falls & Sioux City,	7s,	1917,		20,000.00	23,000.00	26,000.00
Joliet & Northern Indiana,	7s,	1907,		25,000.00	27,400.00	30,500.00
Little Miami,	5s,	1912,		6,000.00	6,000.00	6,720.00
Long Island,	4s,	1932,		16,000.00	15,925.00	15,925.00
Long Island, Metropolitan Ferry Co.,	5s,	1937,		10,000.00	10,000.00	10,400.00
Morris & Essex,	7s,	1914,		54,000.00	61,000.00	75,600.00
McKeesport & Belle Vernon,	6s,	1918,		31,000.00	33,400.00	37,200.00
New York Central & Hudson River,	7s,	1903,		15,000.00	15,000.00	18,000.00
New York & Long Branch,	5s,	1931,		20,000.00	20,000.00	22,600.00
Northern of New Jersey,	6s,	1917,		10,000.00	12,000.00	12,200.00
Phila., Harrisburgh & Pittsburgh,	5s,	1925,		5,000.00	5,000.00	5,150.00
Pitts., McKeesport & Youghiogheny,	6s,	1932,		20,000.00	23,000.00	25,400.00
Rensselaer & Saratoga,	7s,	1921,		1,000.00	1,010.00	1,400.00
Shamokin Valley & Pottsville,	7s,	1901,		13,000.00	13,000.00	14,560.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,		25,000.00	26,000.00	29,250.00
Terre Haute & Indianapolis,	5s,	1925,		30,000.00	30,500.00	32,400.00
Totals,			\$	863,250.00	867,785.00	960,945.00
BANK STOCKS.						
180 shares First National, Meriden,			\$	18,000.00	18,000.00	22,500.00
311 " Home " " "				31,100.00	31,100.00	35,765.00
300 " Meriden " " "				30,000.00	30,000.00	33,000.00
125 " New Britain " New Britain,				12,500.00	12,500.00	18,750.00
40 " Central " Middletown,				3,000.00	3,000.00	3,600.00
200 " First " " "				20,000.00	20,000.00	20,800.00
150 " Middletown " " "				11,250.00	11,250.00	15,750.00
123 " Middlesex Co. " " "				12,300.00	12,300.00	12,300.00
4 " Second " New Haven,				400.00	400.00	676.00
34 " Yale " " "				3,400.00	3,400.00	3,944.00
Totals,			\$	141,950.00	141,950.00	167,085.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,896; total amount, \$1,135,218.94
2	Number of depositors having \$1,000 and not over \$2,000,	534; total amount, 704,598.90
3	Number of depositors having over \$2,000 and not over \$10,000,	309; total amount, 976,401.06
4	Number of depositors having over \$10,000,	1; total amount, 10,596.42
5	Total number of depositors,	7,740; total deposits, \$2,826,815.32

MERIDEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$10,596.42
7	Number of accounts opened during the past year, 1,019; number closed, 905; increase, 114.	
8	Amount deposited, including interest credited, during the past year,	620,752.13
9	Amount withdrawn during the past year,	513,943.44
10	Amount of increase,	106,808.69
11	Amount of income received the past year,	158,177.79
12	Dividends: Rate the past year, 4 per cent.; amount, \$52,846.70 and \$54,625.69; when paid, January 20, 1896, and July 20, 1896,	107,472.39
13	State tax the past year,	6,625.36
14	Expenses the past year, including salaries,	11,119.97
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	29,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	40,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	30,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto? None; only recently acquired.	
23	What is the per cent. per annum of income on all other real estate owned?	4 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	First Monday after July 19th.
25	Date of annual meeting to elect president, treasurer, and other officers,	First Monday after July 19th.

OFFICERS.—President, Levi E. Coe; Treasurer, W. H. Catlin; Directors or Trustees, O. H. Platt, O. B. Arnold, A. Chamberlain, A. C. Markham, Charles Parker, Edward Miller, John L. Billard, Geo. R. Wilmot, Selah A. Hull, Henry S. Wilcox, E. J. Doolittle, H. Wales Lines, Benjamin Page.

MIDDLETOWN SAVINGS BANK.

HENRY H. SMITH, Treasurer.

INCORPORATED, 1825.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . \$1,982,855.00	Whole Amt. of Deposits, \$6,363,616.08
Loans on Collateral Security, 116,185.00	Surplus Account, . . . 500,000.00
Loans on Personal Sec'y only, 2,100.00	Interest Account, . . . 144,764.23
United States Bonds, . . . 40,000.00	Profit and Loss Account, . . 51,886.29
Town, City, and Corpora- tion Bonds, 3,833,279.00	Sundry accounts as per ledger, 15,133.08
Railroad Bonds, 516,500.00	Income from Real Estate, . . 653.93
Railroad Stocks and Quar- ry Stock, 52,444.00	
Bank Stocks in Connecticut, 219,875.00	
Bank Stocks in other States, 47,000.00	
Real Estate by Foreclosure, 37,350.00	
Banking House, 31,000.00	
Expense Account, 5,632.90	
Cash in banks, 177,675.64	
Cash in vault, 14,157.07	
Total Assets, . . . \$7,076,053.61	Total Liabilities, . . \$7,076,053.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
U. S. 6s, due January 1, 1897, \$	40,000.00	40,000.00	40,200.00
RAILROAD STOCKS.			
125 shares New York, New Haven & Htfd., \$	12,500.00	12,500.00	21,250.00
105 " Cleve., Cin., Chic. & St. Louis,	10,500.00	5,250.00	2,835.00
590 " Middlesex Quarry Company, . .	59,000.00	34,694.00	34,694.00
Totals, \$	82,000.00	52,444.00	58,779.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1897 to 1908, \$	96,000.00	96,000.00	96,960.00
" New Canaan, " 4s, 1911,	24,500.00	24,500.00	24,500.00
" Plainville, " 4s, 1905 to 1915,	15,000.00	15,000.00	15,000.00
" Portland, " 4s, 1896,	17,000.00	17,000.00	17,000.00
" Stonington, " 4s, 1908,	15,000.00	15,000.00	15,000.00
West Haven Un. Dist., " 4½s, 1909,	20,000.00	20,000.00	20,800.00
City of Waterbury, " 4s, 1897 to 1902,	24,000.00	24,000.00	24,000.00
Town of Greenwich, " 4s, 1915,	60,000.00	60,000.00	60,600.00

MIDDLETOWN SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS. — CONT.				
City of Denver, Col.,	4s, 1904,	\$ 30,000.00	30,000.00	30,000.00
" Chicago, Ill.,	4s, 1921,	50,000.00	50,000.00	50,000.00
" " "	6s, 1896 to 1898,	41,000.00	41,000.00	41,820.00
" " "	7s, 1898 to 1899,	30,000.00	30,000.00	30,900.00
" Joliet, "	6s, 1897 to 1899,	8,400.00	8,400.00	8,568.00
" South Bend, Ind.,	4s, 1915,	32,000.00	32,000.00	32,000.00
" Terre Haute, "	4½s, 1897 to 1909,	42,000.00	42,000.00	44,912.00
" " "	6s, 1897 to 1905,	92,755.00	92,755.00	97,795.00
" Sioux City, Iowa,	4½s, 1920,	65,000.00	65,000.00	66,950.00
" Dubuque, "	5s, 1902,	54,000.00	54,000.00	55,620.00
" " "	6s, 1897,	12,500.00	12,500.00	12,613.00
" Davenport, "	6s, 1900,	80,000.00	80,000.00	82,400.00
" Louisville, Ky.,	4s, 1923,	25,000.00	25,000.00	25,000.00
" " "	5s, 1911,	5,000.00	5,000.00	5,400.00
" Lexington, "	4½s, 1924,	45,000.00	45,000.00	46,800.00
" " "	6s, 1897 to 1904,	3,840.00	3,840.00	4,032.00
" Portland, Me.,	6s, 1897 to 1907,	37,000.00	37,000.00	42,170.00
" Bangor, "	6s, 1905,	2,000.00	2,000.00	2,280.00
" Muskegon, Mich.,	5s, 1926,	100,000.00	100,000.00	111,000.00
" Bay City, "	4s, 1925,	50,000.00	50,000.00	51,000.00
" Detroit, "	4s, 1915,	125,000.00	125,000.00	128,750.00
" Minneapolis, Minn.,	4s, 1919,	208,000.00	208,000.00	214,240.00
" St. Paul, "	4s, 1919,	225,000.00	225,000.00	228,250.00
" " "	4½s, 1917,	20,000.00	20,000.00	21,400.00
" " "	6s, 1900,	5,000.00	5,000.00	5,300.00
" Winona, "	5s, 1908 to 1917,	55,000.00	55,000.00	58,300.00
" Duluth, "	7s, 1897 to 1898,	23,684.00	23,684.00	24,399.00
" Ansonia, Conn.,	4s, 1915,	50,000.00	50,000.00	50,500.00
" Duluth, Minn.,	6s, 1897 to 1911,	51,500.00	51,500.00	54,302.00
" " "	4½s, 1926,	21,000.00	21,000.00	21,000.00
" Kansas City, Mo.,	7s, 1897 to 1898,	19,000.00	19,000.00	19,272.00
" " " "	8s, 1897,	5,000.00	5,000.00	5,175.00
" St. Joseph, "	6s, 1903,	41,000.00	41,000.00	44,690.00
" St. Louis, "	4s, 1905,	182,000.00	182,000.00	184,730.00
" " "	6s, 1898 to 1903,	71,000.00	71,000.00	75,550.00
" Jersey City, N. J.,	7s, 1913,	100,000.00	100,000.00	129,000.00
" Newark, "	4s, 1922,	50,000.00	50,000.00	51,000.00
" " "	7s, 1905,	10,000.00	10,000.00	12,100.00
" Paterson, "	4½s, 1908,	35,000.00	35,000.00	35,875.00
" Racine, Wis.,	4s, 1903,	15,000.00	15,000.00	15,000.00
" La Crosse, "	5s, 1909,	33,000.00	33,000.00	34,650.00
" Sheboygan, "	6s, 1902,	15,500.00	15,500.00	16,740.00
" Johnstown, Penn.,	4½s, 1904 and 1924,	50,000.00	50,000.00	51,750.00
" Dayton, Ohio,	4s, 1899 to 1904,	156,000.00	156,000.00	156,000.00
" " "	5s, 1904 to 1906,	27,000.00	27,000.00	28,620.00
" " "	6s, 1899 to 1901,	65,000.00	65,000.00	69,740.00
" Zanesville, "	4½s, 1909,	20,000.00	20,000.00	21,000.00
" Canton, "	5s, 1897 to 1899,	8,600.00	8,000.00	8,720.00
" Cincinnati, "	4s, 1905,	25,000.00	25,000.00	25,000.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS. — CONT.			
City of Cincinnati, Ohio, 6s, 1897 to 1909, \$	27,000.00	27,000.00	28,350.00
“ “ “ 7s, 1902 to 1908,	55,000.00	55,000.00	68,515.00
“ “ “ 7 ³ / ₁₀ s, 1897 to 1902,	138,000.00	138,000.00	153,200.00
“ Cleveland, “ 5s, 1899,	135,000.00	135,000.00	139,050.00
“ Springfield, “ 6s, 1897 to 1902,	6,500.00	6,500.00	6,727.00
“ Toledo, “ 4 ¹ / ₂ s, 1914,	91,000.00	91,000.00	91,000.00
“ “ “ 4 ¹ / ₂ s, 1903 to 1919,	37,000.00	37,000.00	37,630.00
“ “ “ 5s, 1903 to 1913,	156,000.00	156,000.00	165,560.00
“ Youngstown, “ 5s, 1896 to 1901,	9,500.00	9,500.00	9,832.00
“ “ “ 6s, 1896 to 1902,	29,500.00	29,500.00	29,940.00
“ Columbus, “ 4s, 1898 to 1908,	203,000.00	203,000.00	203,000.00
“ “ “ 5s, 1907 to 1910,	63,000.00	63,000.00	68,830.00
“ “ “ 6s, 1900 to 1911,	93,500.00	93,500.00	97,615.00
Totals, \$	3,833,279.00	3,833,279.00	4,005,422.00
RAILROAD BONDS.			
Chic., Mil. & St. P., S. West. Div., 6s, 1909, \$	50,000.00	50,000.00	53,500.00
Dubuque “ 6s, 1920,	40,000.00	40,000.00	46,000.00
Mineral Point “ 5s, 1910,	50,000.00	50,000.00	50,000.00
La Crosse & Davenport “ 5s, 1919,	15,000.00	15,000.00	16,500.00
Lake Superior “ 5s, 1921,	15,000.00	15,000.00	16,500.00
Ill. Central, Springfield “ 6s, 1898,	54,000.00	54,000.00	54,540.00
Middle “ 5s, 1921,	60,000.00	60,000.00	60,600.00
Sandusky, Mansfield & Newark, 7s, 1909,	7,000.00	7,000.00	7,000.00
Chic. & N. W., Iowa Division, 4 ¹ / ₂ s, 1902,	50,000.00	50,000.00	50,000.00
Ottum., Cdr. F. & St. P. Div., 5s, 1909,	28,000.00	28,000.00	28,000.00
Chicago & Tomah “ 6s, 1905,	55,000.00	55,000.00	56,650.00
Madison Extension “ 7s, 1911,	20,000.00	20,000.00	23,600.00
Menominee River “ 7s, 1906,	1,000.00	1,000.00	1,150.00
Cedar Rap's & Mo. River “ 7s, 1916,	10,000.00	10,000.00	13,000.00
Northwestern Union “ 7s, 1917,	26,500.00	26,500.00	32,330.00
Delaware & Hudson Canal Co., 7s, 1917,	30,000.00	30,000.00	40,500.00
N. Y., N. H. & H., Debenture, 4s, 1903,	5,000.00	5,000.00	6,450.00
Totals, \$	516,500.00	516,500.00	556,320.00
BANK STOCKS.			
569 shares Middletown Nat., Middletown, \$	42,675.00	42,675.00	59,176.00
363 “ Middlesex Co. “ “	36,300.00	36,300.00	36,300.00
200 “ Central “ “	15,000.00	15,000.00	18,000.00
267 “ First “ “	26,700.00	26,700.00	27,768.00
150 “ Hartford “ Hartford,	15,000.00	15,000.00	21,000.00
135 “ City, “ “	13,500.00	13,500.00	13,905.00
160 “ Thames National, Norwich,	16,000.00	16,000.00	23,200.00
13 “ First “ “	1,300.00	1,300.00	1,300.00

MIDDLETOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.							
12 shares	Second National,	Norwich,	\$		1,200.00	1,200.00	1,200.00
34 "	Yale	New Haven,			3,400.00	3,400.00	3,944.00
24 "	First	Portland,			2,400.00	2,400.00	2,400.00
206 "	Home	Meriden,			20,600.00	20,600.00	23,690.00
84 "	First	"			8,400.00	8,400.00	9,660.00
86 "	Meriden	"			8,600.00	8,600.00	8,944.00
88 "	National Pahquioque,	Danbury,			8,800.00	8,800.00	10,560.00
260 "	American Ex. Nat.,	New York,			26,000.00	26,000.00	42,900.00
100 "	Nassau,	"			5,000.00	5,000.00	7,500.00
60 "	Bank of State of N. Y.,	"			6,000.00	6,000.00	6,480.00
100 "	National Shoe & Leather	"			10,000.00	10,000.00	9,700.00
Totals,					\$ 266,875.00	266,875.00	327,627.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	8,159; total amount, \$1,896,187.08	
2	Number of depositors having \$1,000 and not over \$2,000,	1,036; total amount, 1,412,602.00	
3	Number of depositors having over \$2,000 and not over \$10,000,	760; total amount, 2,983,481.00	
4	Number of depositors having over \$10,000,	7; total amount, 71,346.00	
5	Total number of depositors,	9,962; total deposits, \$6,363,616.08	
6	Largest amount due a single depositor,	10,609.00	
7	Number of accounts opened during the past year, 936; number closed, 808; increase, 128.		
8	Amount deposited, including interest credited, during the past year,	950,417.50	
9	Amount withdrawn during the past year,	752,658.52	
10	Amount of increase,	197,758.98	
11	Amount of income received the past year,	340,603.50	
12	Dividends: Rate the past year, 4 per cent. on \$10,000 and less, and 3 per cent. on excess of \$10,000; amount, \$120,892.79, November, and \$123,050.13, May; when paid, November, 1895, and May, 1896,	243,942.92	
13	State tax the past year,	15,021.65	
14	Expenses the past year, including salaries,	13,237.27	
15	What amount of collateral and personal loans is past due,	None.	
16	What amount of paper and loans of every description was charged off the past year,	None.	
17	Amount of assets yielding no income the past year,	5,250.00	
18	Loans on real estate— are they all first mortgages?	Yes.	
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	50,000.00	
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	900.00	

MIDDLETOWN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|--|-----------------------|
| 21 | Largest amount of collateral loan to any one individual, firm, company, society, or corporation, | \$34,000.00 |
| 22 | What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, | 4½ per cent. |
| 23 | What is the per cent. per annum of income on all other real estate owned, | None. |
| 24 | Date of annual meeting of incorporators to elect trustees or directors, | First Monday in June. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, | First Monday in June. |

OFFICERS.—President, George A. Coles; Treasurer, Henry H. Smith; Directors or Trustees, John P. Bacon, Chas. A. Boardman, M. B. Copeland, Henry Ward, L. M. Leach, Samuel Russell, William Wilcox, Henry Woodward, Edward Payne, George W. Atkins, James H. Bunce, George A. Coles, Eldon B. Birdsey, Walter B. Hubbard, Eugene H. Burr, Horace F. Boardman, Wallace K. Bacon, Wilbur F. Burrows, Frank B. Weeks, Charles Reynolds, Henry L. Mansfield, Lyman A. Mills, Albert R. Crittenden.

MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
13 shares Meriden First National, Meriden, \$	1,300.00	1,300.00	1,625.00
36 " Connecticut National, Bridgeport,	3,600.00	5,450.00	5,400.00
51 " Bank of Commerce, New London,	5,100.00	5,100.00	6,120.00
Totals, \$	34,200.00	41,613.00	41,965.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	930; total amount,	\$145,868.96
2	Number of depositors having \$1,000 and not over \$2,000, .	72; total amount,	95,681.61
3	Number of depositors having over \$2,000 and not over \$10,000, .	12; total amount,	31,031.21
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,014; total deposits,	\$272,581.78
6	Largest amount due a single depositor,		3,609.79
7	Number of accounts opened during the past year, 120; number closed, 100; increase, 20.		
8	Amount deposited, including interest credited, during the past year,		83,247.30
9	Amount withdrawn during the past year,		78,310.90
10	Amount of increase,		4,936.40
11	Amount of income received the past year,		14,256.07
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amount, \$5,003.65 and \$5,062.94; when paid, January 15, 1896, and July 15, 1896,		10,066.59
13	State tax the past year,		545.70
14	Expenses the past year, including salaries,		1,298.04
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate— are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		900.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?		

No foreclosures on Real Estate.

MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- 23 What is the per cent. per annum of income on all other real estate owned? . . . None owned.
- 24 Date of annual meeting of incorporators to elect trustees or directors, . . . First Tuesday after July 16th.
- 25 Date of annual meeting to elect president, treasurer, and other officers, . . . First Tuesday after July 16th.

OFFICERS. — President, George M. Gunn; Treasurer, W. Cecil Durand; Directors or Trustees, Wm. G. Mitchell, Theodore Platt, George M. Gunn, Dumond P. Merwin, James T. Higby, John W. Fowler, H. B. Beardsley, Charles Luke, James McCarthy, Frederic L. Tibbals, George H. Furman, David L. Clarke, Joseph W. Fowler, Edward G. Miles, W. Cecil Durand, Samuel C. Durand, Sanford Hawkins, Richard R. Hepburn, James A. Perry.

MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Loans on Real Estate, . . .	\$82,711.00
Loans on Collateral Sec'y, . . .	5,900.00
Loans on Personal Sec'y only, . . .	13,400.00
Town, City, and Corp. Bonds, . . .	75,400.00
Town, City, and Borough Notes and Orders, . . .	13,000.00
School Dist. Notes and Orders, . . .	438.47
Railroad Bonds, . . .	72,800.00
Bank Stocks in Connecticut, . . .	47,500.00
Bank Stocks in other States, . . .	500.00
Real Estate by foreclosure, . . .	5,319.29
Expense Account, . . .	568.58
Premium Account, . . .	10,986.00
Cash in banks, . . .	5,240.24
Cash in vault, . . .	564.82

Total Assets, . . . \$334,328.40

LIABILITIES.

Whole Amt. of Deposits, . . .	\$318,883.31
Surplus Account, . . .	7,000.00
Interest Account, . . .	3,986.81
Profit and Loss Account, . . .	4,086.62
Rent and Maintenance, . . .	371.66

Total Liabilities, . . . \$334,328.40

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of East Haddam, \$	8,000.00	8,000.00	8,000.00
" Naugatuck,	5,000.00	5,000.00	5,000.00
Totals, \$	13,000.00	13,000.00	13,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth School District, East Haddam, . . . \$	163.24	163.24	163.24
Fifth " "	92.73	92.73	92.73
Eighth " "	57.50	57.50	57.50
Ninth " "	125.00	125.00	125.00
Totals, \$	438.47	438.47	438.47
TOWN, CITY, AND CORPORATION BONDS.			
Town of Naugatuck, Conn., 4s, 1907-12, \$	10,000.00	10,000.00	10,000.00
" Essex, " 4s, 1901-11, . . .	5,000.00	5,000.00	5,000.00
" Groton, " 4s, 1913, . . .	5,000.00	5,000.00	5,000.00
" Hebron, " 3½s, 1909, . . .	5,000.00	5,000.00	5,000.00
" New Haven, " 3½s, 1929, . . .	6,000.00	6,000.00	6,000.00

MOODUS SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT'D.			
City of Hartford, Conn., Water, 6s, 1899, \$	4,000.00	4,000.00	4,100.00
“ “ “ Capital, 6s, 1897,	2,000.00	2,000.00	2,000.00
“ Willimantic, “ 4s, 1899,	5,000.00	5,000.00	5,000.00
“ Norwalk, “ 4s, 1907,	5,000.00	5,000.00	5,000.00
“ Ansonia, “ 4s, 1905-15,	5,000.00	5,000.00	5,000.00
“ Minneapolis, Minn., 4s, 1919,	5,000.00	5,000.00	5,000.00
“ Duluth, “ 4s, 1920,	5,000.00	5,000.00	5,000.00
“ Cleveland, Ohio, 3 ⁶⁵ / ₁₀₀ s, 1902,	5,000.00	5,000.00	4,900.00
“ Columbus, “ 6s, various,	2,800.00	2,800.00	2,800.00
“ Joliet, Ill., 6s, 1900-1,	5,600.00	5,600.00	5,600.00
Totals, \$	75,400.00	75,400.00	75,400.00
RAILROAD BONDS.			
New York & Harlem, 7s, 1900, \$	15,000.00	15,000.00	16,500.00
New York Central & Hudson River, 7s, 1903,	10,000.00	10,000.00	11,600.00
Morris & Essex, 7s, 1914,	10,000.00	10,000.00	13,700.00
Chicago, Rock Island & Pacific, 6s, 1917,	10,000.00	10,000.00	12,000.00
Rensselaer & Saratoga, 7s, 1921,	6,000.00	6,000.00	8,400.00
Delaware & Bound Brook, 7s, 1905,	5,000.00	5,000.00	6,000.00
Illinois Central (Springfield Div.), 6s, 1898,	5,000.00	5,000.00	5,000.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,500.00
New York, Providence & Boston, 4s, 1901,	2,000.00	2,000.00	2,000.00
Atchison, Topeka & Santa Fe, Gen'l, 4s, 1995,	3,500.00	4,800.00	2,625.00
“ “ “ “ Adj't 4s, 1995,	2,000.00		
Totals, \$	73,500.00	72,800.00	84,025.00
BANK STOCKS.			
64 shares Nat. B'k of New Eng., East Haddam, \$	6,400.00	6,400.00	4,480.00
40 “ Deep River National, Deep River,	4,000.00	4,000.00	4,000.00
40 “ First “ Portland,	4,000.00	4,000.00	4,000.00
40 “ Phoenix “ Hartford,	4,000.00	4,000.00	4,800.00
60 “ Exchange “ “	3,000.00	3,000.00	3,600.00
20 “ Hartford “ “	2,000.00	2,000.00	2,760.00
20 “ Aetna “ “	2,000.00	2,000.00	2,860.00
20 “ Charter Oak “ “	2,000.00	2,000.00	1,800.00
14 “ Farmers & Mech. “ “	1,400.00	1,400.00	1,540.00
12 “ First “ “	1,200.00	1,200.00	1,320.00
20 “ “ “ Middletown,	2,000.00	2,000.00	2,000.00
40 “ Middletown “ “	3,000.00	3,000.00	4,000.00
40 “ Central “ “	3,000.00	3,000.00	3,400.00
30 “ Middlesex Co. “ “	3,000.00	3,000.00	2,550.00
30 “ Home, “ Meriden,	3,000.00	3,000.00	3,300.00
12 “ Meriden “ “	1,200.00	1,200.00	1,200.00

MOODUS SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.						
10 shares	Citizens National,	Waterbury,	\$	1,000.00	1,000.00	1,450.00
10 "	Danbury "	Danbury,		1,000.00	1,000.00	1,000.00
3 "	Merchants "	Norwich,		300.00	300.00	330.00
5 "	Ninth "	New York,		500.00	500.00	525.00
Totals,				\$ 48,000.00	48,000.00	50,915.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	921; total amount,	\$140,321.70
2	Number of depositors having \$1,000 and not over \$2,000,	60; total amount,	80,568.71
3	Number of depositors having over \$2,000 and not over \$10,000,	25; total amount,	85,885.38
4	Number of depositors having over \$10,000,	1; total amount,	12,107.52
5	Total number of depositors,	1,007; total deposits,	\$318,883.31
6	Largest amount due a single depositor,		12,107.52
7	Number of accounts opened during the past year, 84; number closed, 84.		
8	Amount deposited, including interest credited, during the past year,		53,518.36
9	Amount withdrawn during the past year,		42,726.60
10	Amount of increase,		10,791.76
11	Amount of income received the past year,		15,513.28
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$6,038.57 and \$6,112.52; when paid, 1896, and and 1896,		12,151.09
13	State tax the past year,		600.76
14	Expenses the past year, including salaries,		1,123.81
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		6,400.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		12,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		.0142

MOODUS SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

- 23 What is the per cent. per annum of income on all other real estate owned, None owned.
- 24 Date of annual meeting of incorporators to elect trustees or directors, Third Thursday in July.
- 25 Date of annual meeting to elect president, treasurer, and other officers, Third Thursday in July.

OFFICERS.—President, Charles E. Brownell; Vice-President, Amasa Day; Treasurer, Eugene W. Chaffee; Directors or Trustees, Charles E. Brownell, Amasa Day, Eugene W. Chaffee, Theodore Fuller, William L. Fowler, Jr., Albert E. Purple, Arthur W. Chaffee, Albert E. Olmsted.

NATIONAL SAVINGS BANK OF NEW HAVEN.

JULIUS TWISS, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$956,384.19	Whole Am't of Deposits, \$1,606,197.59
Loans on Collateral Security, 24,950.00	Surplus Account, . . . 70,000.00
Loans on Personal Sec'y only, 10,000.00	Interest Account, . . . 13,130.38
United States Bonds, . . . 8,000.00	Profit and Loss Account, . 2,584.64
State Bonds, 5,000.00	Rent Account, 82.80
Town, City, and Corpora- tion Bonds, 313,145.00	
Town, City, and Borough Notes and Orders, . . . 25,000.00	
School Dist. Notes and Orders, 40,300.00	
Railroad Bonds, 118,000.00	
Bank Stocks in Connecticut, 102,250.00	
Real Estate by foreclosure, 9,093.84	
Expense Account, 3,944.10	
Cash in banks, 70,783.58	
Cash in vault, 5,144.70	
<hr/> Total Assets, \$1,691,995.41	<hr/> Total Liabilities, . . \$1,691,995.41

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, \$	5,000.00	5,000.00	5,350.00
Fours of 1925,	3,000.00	3,000.00	3,490.00
Totals, \$	8,000.00	8,000.00	8,840.00
STATE BONDS.			
State of Connecticut, 3½s, 1903, \$	5,000.00	5,000.00	5,100.00
TOWN, CITY, AND SCHOOL DISTRICT NOTES.			
City of New Haven, Conn., \$	25,000.00	25,000.00	25,000.00
New Haven City School District,	20,000.00	20,000.00	20,000.00
" " " " "	20,000.00	20,000.00	20,000.00
Fourth School District, North Haven, . . .	300.00	300.00	300.00
Totals, \$	65,300.00	65,300.00	65,300.00

NATIONAL SAVINGS BANK OF NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT BONDS.			
New Haven City School Dist., 4s, 1909,	\$ 17,000.00	17,000.00	17,850.00
Second No. School Dist. of H'f'd, 4s, 1904,	10,000.00	10,000.00	10,100.00
Cent'l Sch. Dist. of Wallingf'd, 4s, 1904-1914,	10,000.00	9,850.00	10,100.00
Totals,	\$ 37,000.00	36,850.00	38,050.00
TOWN AND BOROUGH BONDS.			
Town of New Haven, Conn., 3½s, 1909-1937, \$	11,000.00	10,465.00	11,000.00
“ Bristol, “ 4s, 1901,	8,000.00	8,000.00	8,160.00
“ Naugatuck, “ 4s, 1912,	15,000.00	15,000.00	15,450.00
Borough of Norwalk, “ 4s, 1897-1927,	5,000.00	5,000.00	5,100.00
Totals,	\$ 39,000.00	38,465.00	39,710.00
CITY BONDS.			
New Haven, Conn., 7s, 1900,	\$ 5,000.00	4,900.00	5,600.00
“ “ 3½s, 1902,	5,000.00	4,850.00	5,000.00
New Britain, “ 4s, 1913,	4,000.00	4,000.00	4,160.00
Paterson, N. J., 4½s, 1904,	5,000.00	5,000.00	5,250.00
Cincinnati, Ohio, 7½s, 1897,	6,000.00	6,000.00	6,180.00
“ “ 7½s, 1899,	4,000.00	4,000.00	4,320.00
“ “ 7½s, 1902,	15,000.00	15,000.00	17,400.00
“ “ 7s, 1908,	7,000.00	7,000.00	8,890.00
“ “ 6s, 1909,	3,000.00	3,000.00	3,600.00
Columbus, “ 4½s, 1902,	5,000.00	5,000.00	5,125.00
“ “ 4s, 1905,	4,000.00	3,830.00	4,000.00
“ “ 4s, 1908,	10,000.00	10,000.00	10,000.00
“ “ 4s, 1909,	13,000.00	13,000.00	13,000.00
“ “ 4s, 1910,	20,000.00	19,600.00	20,000.00
Toledo, “ 5s, 1897-1898,	1,350.00	1,350.00	1,370.00
“ “ 4½s, 1903,	5,000.00	5,000.00	5,100.00
“ “ 4s, 1942,	5,000.00	5,000.00	5,000.00
Dalton, “ 5s, 1897,	2,000.00	2,000.00	2,020.00
“ “ 6s, 1900,	3,000.00	3,000.00	3,210.00
Youngstown, “ 5s, 1900,	3,000.00	3,000.00	3,090.00
“ “ 5s, 1903,	2,000.00	2,000.00	2,120.00
Hamilton, “ 5s, 1907,	5,000.00	5,000.00	5,400.00
Louisville, Ky., 4s, 1923,	3,000.00	3,000.00	3,150.00
“ “ 4s, 1928,	10,000.00	10,000.00	10,500.00
“ “ 4s, 1930,	41,000.00	41,000.00	43,050.00
Lexington, “ 4½s, 1929,	2,000.00	2,000.00	2,180.00
Chicago, Ill., 7s, 1899,	1,000.00	1,000.00	1,080.00
“ “ 4s, 1921,	15,000.00	15,000.00	15,450.00
St. Paul, Minn., 5s, 1909,	2,000.00	2,000.00	2,200.00
“ “ 5s, 1915,	3,000.00	3,000.00	3,390.00
Minneapolis, “ 4s, 1919,	5,000.00	5,000.00	5,000.00

NATIONAL SAVINGS BANK OF NEW HAVEN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS. — CONTINUED.							
St. Joseph, Mo.,	6s,	1903,	\$		4,000.00	4,000.00	4,400.00
Omaha, Neb.,	5s,	1898-1903,			2,800.00	2,800.00	2,870.00
" "	5s,	1902,			5,000.00	5,000.00	5,175.00
" "	5s,	1904,			2,500.00	2,500.00	2,613.00
Burlington, Iowa,	4s,	1906,			5,000.00	5,000.00	5,000.00
Sioux City, "	6s,	1896-1911,			5,000.00	5,000.00	5,550.00
Totals,			\$		238,650.00	237,830.00	251,443.00
RAILROAD BONDS.							
N. Y., N. H. & Hartford,	4s,	1903,	\$		20,000.00	20,000.00	20,800.00
New Haven & Northampton,	7s,	1899,			7,000.00	7,000.00	7,560.00
New London Northern,	4s,	1910,			10,000.00	10,000.00	10,200.00
New York, Providence & Boston,	7s,	1899,			10,000.00	10,000.00	10,700.00
New York Central & Hudson River,	7s,	1903,			5,000.00	5,000.00	5,900.00
Central Railroad of New Jersey,	7s,	1899,			5,000.00	5,000.00	5,250.00
Maine Central,	7s,	1898,			2,000.00	2,000.00	2,100.00
Erie & Pittsburgh (Pa. R. R.),	7s,	1898,			10,000.00	10,000.00	10,500.00
Central Ohio,	4½s,	1930,			7,000.00	7,000.00	7,140.00
Illinois Central — Springfield Div.,	6s,	1898,			6,000.00	6,000.00	6,180.00
Western Lines,	4s,	1951,			5,000.00	5,000.00	5,050.00
Chic. & N. W. — Menominee Div.,	7s,	1911,			11,000.00	11,000.00	13,860.00
Chicago & Tomah,	6s,	1905,			5,000.00	5,000.00	5,750.00
Iowa Division,	4½s,	1902,			2,000.00	2,000.00	2,040.00
Escanaba & Lake Superior,	6s,	1901,			5,000.00	5,000.00	5,400.00
Chic., Mil. & St. P. — S. Minn. Div.,	6s,	1910,			8,000.00	8,000.00	9,200.00
Totals,			\$		118,000.00	118,000.00	127,630.00
BANK STOCKS.							
176 shares Yale National,		New Haven,	\$		17,600.00	17,600.00	20,240.00
387 " Merchants "		"			19,350.00	19,350.00	17,415.00
154 " Second "		"			15,400.00	15,400.00	26,180.00
1,152 " County "		"			11,520.00	11,520.00	15,552.00
32 " Tradesmen's National,		"			3,200.00	3,200.00	4,480.00
23 " Mechanics,		"			1,380.00	1,380.00	1,541.00
2 " City,		"			200.00	200.00	246.00
100 " Middlesex Co. Nat'l,		Middletown,			10,000.00	10,000.00	9,500.00
73 " First "		Meriden,			7,300.00	7,300.00	9,125.00
10 " Home "		"			1,000.00	1,000.00	1,200.00
14 " Southington "		"			1,400.00	1,400.00	1,470.00
31 " Clinton "		"			3,100.00	3,100.00	3,565.00
6 " Westport "		"			600.00	600.00	630.00
45 " Nat. Bank of Norwalk,		Norwalk,			4,500.00	4,500.00	4,725.00
10 " Fairfield County National,					1,000.00	1,000.00	950.00
7 " First National,		Portland,			700.00	700.00	735.00
40 " Union,		New London,			4,000.00	4,000.00	4,200.00
Totals,			\$		102,250.00	102,250.00	121,754.00

NATIONAL SAVINGS BANK OF NEW HAVEN.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,558; total amount,	\$627,525.52
2	Number of depositors having \$1,000 and not over \$2,000,	426; total amount,	516,028.67
3	Number of depositors having over \$2,000 and not over \$10,000,	147; total amount,	451,785.25
4	Number of depositors having over \$10,000,	1; total amount,	10,858.15
5	Total number of depositors,	3,132; total deposits,	\$1,606,197.59
6	Largest amount due a single depositor,		10,858.15
7	Number of accounts opened during the past year, 701; number closed, 576; increase, 125.		
8	Amount deposited, including interest credited, during the past year,		664,655.65
9	Amount withdrawn during the past year,		524,046.34
10	Amount of increase,		140,609.31
11	Amount of income received the past year,		84,715.78
12	Dividends : rate the past year, 4 per cent.; amount, \$27,254.23 and \$28,889.75; when paid, January 2, 1896, and July 2, 1896,		56,143.98
13	State tax the past year,		3,538.41
14	Expenses the past year, including salaries,		5,594.09
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate — are they all first mortgages ?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		19,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		25,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 2 per cent.	
23	What is the per cent. per annum of income on all other real estate owned,	None owned.	
24	Date of annual meeting of incorporators to elect trustees or directors,	Wednesday after first Tuesday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Wednesday after first Tuesday in July.	

OFFICERS.— President, Maier Zunder; Vice-President, Frederick W. J. Sizer; Treasurer, Julius Twiss; Directors or Trustees, Maier Zunder, Cornelius Pierpont-Willard F. Ensign, John B. Carrington, Frederick W. J. Sizer, George D. Watrous, Francis E. Spencer, James D. Dewell, Julius Twiss, Patrick Gallagher, Frederick C. Earle, and Charles F. Root.

NAUGATUCK SAVINGS SOCIETY.

ADELBERT C. TUTTLE, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$427,845.00	Whole Amount of Deposits, \$720,223.30
Loans on Collateral Security, 32,950.00	Surplus Account, . . . 24,000.00
Loans on Personal Sec'ty only, 47,600.00	Interest Account, . . . 9,834.08
Town, City, and Corp. Bonds, 93,000.00	Profit and Loss Account, . 165.49
Town, City, and Borough Notes and Orders, . . . 5,000.00	
School District Notes and Orders, . . . 1,700.00	
Railroad Bonds, . . . 42,000.00	
Bank Stocks in Connecticut, 64,600.00	
Bank Stocks in other States, 10,000.00	
Real Estate by foreclosure, 1,123.65	
Tax Account, . . . 844.68	
Insurance Account, . . . 40.00	
Expense Account, . . . 588.51	
Premium Account, . . . 10,117.24	
Cash in banks, . . . 15,078.87	
Cash in vault, . . . 1,734.92	
Total Assets, . . . \$754,222.87	Total Liabilities, . . . \$754,222.87

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of West Hartford, \$	5,000.00	5,000.00	5,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Union City School District, \$	1,700.00	1,700.00	1,700.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, O., 5s, 1921, \$	10,000.00	10,000.00	10,600.00
" Denver, Col., 4s, 1899,	5,000.00	5,000.00	5,000.00
" Duluth, Minn., 4s, 1920,	10,000.00	10,000.00	10,000.00
" Aurora, Ill., 6s, 1901,	10,000.00	10,000.00	10,500.00
" Paterson, N. J., 4½s, 1905,	10,000.00	10,000.00	10,200.00
Town of Greenwich, Conn., 4s, 1915,	10,000.00	10,000.00	10,000.00
" East Hartford, " 4s, 1924,	10,000.00	10,000.00	10,000.00
" Naugatuck, " 4s, 1912,	28,000.00	28,000.00	28,000.00
Totals, \$	93,000.00	93,000.00	94,300.00

NAUGATUCK SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Delaware & Hudson Canal Co.,	7s,	1917,	\$	5,000.00	5,000.00	6,900.00
Chicago & Northwestern,	7s,	1911,		5,000.00	5,000.00	6,500.00
Ohio Central,	4½s,	1930,		17,000.00	17,000.00	17,000.00
Staten Island,	4½s,	1943,		10,000.00	10,000.00	10,250.00
Escanaba & Lake Superior,	6s,	1921,		5,000.00	5,000.00	5,500.00
Totals,			\$	42,000.00	42,000.00	46,150.00
BANK STOCKS.						
20 shares Hartford Nat'l, Hartford,		Conn.,	\$	2,000.00	2,000.00	2,800.00
40 " American " "		" "		2,000.00	2,000.00	2,600.00
15 " Ætna " "		" "		1,500.00	1,500.00	2,100.00
9 " Phoenix " "		" "		900.00	900.00	1,080.00
7 " Charter Oak " "		" "		700.00	700.00	700.00
40 " Exchange " "		" "		2,000.00	2,000.00	2,400.00
40 " New Britain " New Britain,		" "		4,000.00	4,000.00	6,000.00
65 " Mechanics " "		" "		6,500.00	6,500.00	8,450.00
20 " Danbury " Danbury,		" "		2,000.00	2,000.00	2,400.00
30 " City " Bridgeport,		" "		3,000.00	3,000.00	4,500.00
120 " Pequonnock Nat'l, "		" "		12,000.00	12,000.00	19,200.00
100 " Waterbury " Waterbury,		" "		5,000.00	5,000.00	9,000.00
120 " Fourth " "		" "		12,000.00	12,000.00	15,600.00
30 " Deep River " Deep River,		" "		3,000.00	3,000.00	3,600.00
50 " Thomaston " Thomaston,		" "		5,000.00	5,000.00	5,500.00
30 " First " Litchfield,		" "		3,000.00	3,000.00	3,300.00
100 " Nat'l Bank of the Republic, N. Y.,				10,000.00	10,000.00	16,000.00
Totals,			\$	74,600.00	74,600.00	105,230.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,329; total amount,	\$401,504.11
2	Number of depositors having \$1,000 and not over \$2,000,	141; total amount,	183,022.11
3	Number of depositors having over \$2,000 and not over \$10,000,	51; total amount,	135,697.08
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,521; total deposits,	\$720,223.30
6	Largest amount due a single depositor,		4,721.67
7	Number of accounts opened during the past year, 557; number closed, 412; increase, 145.		

NAUGATUCK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$259,892.22
9	Amount withdrawn during the past year,	213,961.77
10	Amount of increase,	45,930.45
11	Amount of income received during the past year,	39,440.60
12	Dividends: Rate the past year, 2 and 2 per cent.; amount \$12,801.93, and \$13,865.39; when paid, January 1, 1896, and July 1, 1896,	26,667.32
13	State tax the past year,	1,637.58
14	Expenses the past year, including salaries,	2,610.11
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	382.12
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	14,200.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	12,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	8,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	2 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and all other officers,	July.

OFFICERS.—President, William Ward; Treasurer, Adelbert C. Tuttle; Directors or Trustees, D. P. Mills, F. F. Schaffer, T. M. Bull, N. T. Rodenback, and A. C. Tuttle.

NEW CANAAN SAVINGS BANK.

GEORGE F. LOCKWOOD, Treasurer.

INCORPORATED, 1859.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$34,904.00	Whole Amount of Deposits, . . .	\$83,865.95
Loans on Collateral Security, . . .	2,900.00	Surplus Account, . . .	3,625.00
Loans on Personal Secy. only, . . .	2,560.00	Interest Account, . . .	11,893.88
Town, City, and Borough Notes and Orders, . . .	9,500.00	Profit and Loss Account, . . .	481.54
Bank Stocks in Connecticut, . . .	19,500.00	Rent Account, . . .	184.10
Real Estate by Foreclosure, . . .	25,473.80		
Tax Account, . . .	160.85		
Insurance Account, . . .	28.00		
Expense Account, . . .	9.35		
Cash in banks, . . .	4,954.20		
Cash in vault, . . .	60.27		
Total Assets, . . .	\$100,050.47	Total Liabilities, . . .	\$100,050.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Canaan, orders, \$	9,500.00	9,500.00	9,500.00
BANK STOCKS.			
195 shares First National Bank of New Canaan, \$	19,500.00	19,500.00	19,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	453; total amount,	\$57,917.93
2	Number of depositors having \$1,000 and not over \$2,000,	18; total amount,	23,461.32
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,486.70
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	472; total deposits,	\$83,865.95
6	Largest amount due a single depositor,		2,486.70
7	Number of accounts opened during the past year, 57; number closed, 46; increase, 11.		
8	Amount deposited, including interest credited, during the past year,		17,373.00
9	Amount withdrawn the past year,		11,125.58

NEW CANAAN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

10	Amount of increase,	\$6,247.42
11	Amount of income received the past year,	4,719.30
12	Dividends: Rate the past year, 4 per cent.; amount, \$1,519.86 and \$1,564.89; when paid, Jan. 10, 1896, and July 10, 1896,	3,084.75
13	State tax the past year,	12.71
14	Expenses the past year, including salaries,	613.00
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	3,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	2.11
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	June.
25	Date of annual meeting to elect president, treasurer, and other officers,	June.

OFFICERS.—President, Edwin Hoyt; Treasurer, George F. Lockwood;
Directors or Trustees, Edwin Hoyt, B. F. Hoyt, Geo. F. Lockwood, J. F. Bliss,
B. P. Mead, C. W. Hodges, L. B. Sutton.

NEW HAVEN SAVINGS BANK.

ROBERT A. BROWN, Treasurer.

INCORPORATED, 1838.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$2,225,207.00	Whole Am't of Deposits, \$8,813,019.39
Loans on Collateral Security, 428,913.50	Surplus Account, . . . 300,000.00
Loans on Personal Sec'y only, 135,505.00	Interest Account, . . . 124,511.76
United States Bonds, . . . 225,000.00	Profit and Loss Account, . . 97,599.71
Town, City, and Corp. B'ds, 3,227,854.00	
Town, City, and Borough Notes, 125,500.00	
School District Notes, . . . 151,000.00	
Railroad Bonds, 2,347,500.00	
Bank Stocks in Connecticut, 116,200.00	
Banking house, 6,000.00	
Tax Account, 10,290.61	
Expense Account, 5,279.64	
Real estate, bank site, . . . 19,928.20	
Cash in banks, 177,374.32	
Cash in vault, 133,578.59	
Total Assets, \$9,335,130.86	Total Liabilities, . . \$9,335,130.86

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, Coupon, \$	125,000.00	125,000.00	138,750.00
Fours of 1925, Coupon,	86,500.00	86,500.00	{ 117,000.00
Fours of 1925, Registered, \$	13,500.00	13,500.00	
Totals, \$	225,000.00	225,000.00	255,750.00
TOWN, CITY, AND BOROUGH NOTES.			
City of New Haven, \$	50,000.00	50,000.00	50,000.00
" Meriden,	10,000.00	10,000.00	10,000.00
Borough of West Haven,	5,500.00	5,500.00	5,500.00
" Naugatuck,	60,000.00	60,000.00	60,000.00
Totals, \$	125,500.00	125,500.00	125,500.00

NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES.			
New Haven City, \$	140,000.00	140,000.00	140,000.00
Central School, Wallingford,	6,000.00	6,000.00	6,000.00
Union School, East Haven,	5,000.00	5,000.00	5,000.00
Totals, \$	151,000.00	151,000.00	151,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Saybrook, Town, 3 ⁶⁵ / ₁₀₀ s, 1909, . \$	25,000.00	25,000.00	24,000.00
Wallingford, " 4s, opt.	4,000.00	4,000.00	4,000.00
Seymour, " 4 ¹ / ₂ s, 1900-1905,	30,000.00	30,000.00	30,900.00
New Haven, " 3 ¹ / ₂ s, 1899-1939,	171,000.00	170,935.00	163,200.00
New Canaan, " 4s, 1899,	11,000.00	11,000.00	11,000.00
Middletown, " 3 ⁶⁵ / ₁₀₀ s, 1909,	90,000.00	90,000.00	86,400.00
Haddam, " 4s, 1897,	2,500.00	2,500.00	2,500.00
Bristol, " 4s, 1898-1904,	7,000.00	7,000.00	7,000.00
Milford, " 4s, 1915,	14,900.00	14,900.00	15,050.00
New Britain, " 4s, 1904-1919,	35,000.00	35,000.00	35,700.00
Orange, " 4s, 1916,	50,000.00	50,000.00	51,000.00
Cincinnati, Ohio, City, 5s, 1930,	50,000.00	50,000.00	60,000.00
" " " 6s, 1900-1909,	65,000.00	65,000.00	72,800.00
" " " 7 ³ / ₁₀ s, 1897-1906,	270,000.00	270,000.00	313,200.00
" " " 7s, 1902-1908,	56,000.00	56,000.00	64,400.00
Cleveland, " " 6s, 1898,	30,000.00	30,000.00	30,600.00
" " " 4 ¹ / ₂ s, 1898,	29,000.00	29,000.00	29,000.00
Columbus, " " 4s, 1903-1918,	256,000.00	256,000.00	261,000.00
" " " 4 ¹ / ₂ s, 1902,	25,000.00	25,000.00	25,750.00
Toledo, " " 5s, 1897-1898,	11,140.00	11,140.00	11,140.00
Canton, " " 4 ¹ / ₂ s, 1900-1910,	25,000.00	25,000.00	25,500.00
Bath, Maine, " 4 ¹ / ₂ s, 1907,	85,000.00	85,000.00	86,700.00
" " " 4s, 1921,	5,000.00	4,975.00	5,100.00
" " " 6s, 1898-1902,	8,000.00	8,000.00	8,700.00
Bangor, " " 6s, 1899-1905,	8,000.00	8,000.00	8,800.00
Portland, " " 6s, 1897-1907,	71,000.00	71,000.00	81,650.00
Augusta, " " 4s, 1915,	10,000.00	10,000.00	10,200.00
Rockland, " " 6s, 1897-1902,	23,500.00	23,500.00	25,600.00
St. Louis, Mo., " 4s, 1908-1912,	183,000.00	183,000.00	186,660.00
" " " 6s, 1898-1906,	122,000.00	122,000.00	134,000.00
Kansas, " " 4s, 1910,	25,000.00	24,904.00	25,500.00
Chicago, Ill., " 4s, 1921,	42,500.00	42,500.00	43,350.00
Lake View, " 4s, 1908,	20,000.00	20,000.00	20,400.00
New Haven, Conn., City, 7s, 1901,	40,000.00	40,000.00	45,600.00
" " " "Sch. 4s, 1909-1929,	223,000.00	223,000.00	227,460.00
Hartford, Conn., City, North and Washington, 4s, 1904-1919,	35,000.00	35,000.00	35,700.00
So. Norwalk, Conn., City, 4s, 1911-1913,	47,500.00	47,500.00	48,400.00
Derby, " " 4s, 1914,	25,000.00	25,000.00	25,500.00
Minneapolis, Minn., " 4s, 1919,	50,000.00	50,000.00	51,000.00

NEW HAVEN SAVINGS BANK.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.— CONT.			
Minneapolis, Minn., City, 4½s, 1921, . \$	50,000.00	50,000.00	51,500.00
St. Paul; " " 7s, 1898, .	11,000.00	11,000.00	11,400.00
" " " 5s, 1913-1915, .	95,000.00	95,000.00	104,500.00
" " " 4½s, 1918-1919, .	30,000.00	30,000.00	30,900.00
Duluth, " " 5s, 1907-1923, .	76,000.00	76,000.00	79,800.00
Davenport, Iowa, " 4½s, 1909, .	100,000.00	100,000.00	102,000.00
" " " 6s, opt., .	16,000.00	16,000.00	16,000.00
Denver, Col., " 4s, 1899, .	100,000.00	100,000.00	100,600.00
New Albany, Ind., " 5s, 1915, .	100,000.00	100,000.00	109,000.00
Fort Wayne, " " 6s, 1897-1901, .	15,000.00	15,000.00	15,300.00
" " " 4½s, 1913, .	50,000.00	50,000.00	51,500.00
South Bend, " " 6s, 1897-1903, .	12,000.00	12,000.00	12,240.00
" " " 4s, 1916, .	25,000.00	25,000.00	25,500.00
Paterson, N. J., " 5s, 1900-1908, .	48,000.00	48,000.00	51,350.00
Trenton, " " 5s, 1916, .	5,000.00	5,000.00	5,450.00
Camden, " " 4½s, 1922-1923, .	100,000.00	100,000.00	103,000.00
Wallingford, Conn., Bor., 4s, 1912-1923, .	29,000.00	29,000.00	29,580.00
Norwalk, " " 4s, 1908, .	40,000.00	40,000.00	40,800.00
Birmingham, " " 4s, 1908, .	45,000.00	45,000.00	45,900.00
Totals, \$	3,228,040.00	3,227,854.00	3,380,180.00
RAILROAD BONDS.			
Buffalo, New York & Erie, 7s, 1916, \$	30,000.00	30,000.00	39,000.00
Pitts.; McKeesp't & Yougheogh'y, 6s, 1932, .	50,000.00	50,000.00	62,000.00
Delaware & Bound Brook, 7s, 1905, .	10,000.00	10,000.00	12,000.00
Illinois Central, Springfield Div., 6s, 1898, .	112,000.00	112,000.00	114,250.00
Shore Line, 4½s, 1910, .	200,000.00	200,000.00	210,000.00
New York & Harlem, 7s, 1900, .	18,000.00	18,000.00	19,800.00
Chicago, Rock Island & Pacific, 6s, 1917, .	200,000.00	200,000.00	240,000.00
Republican Valley, 6s, opt., .	3,000.00	3,000.00	3,000.00
Atchison & Nebraska, 7s, 1908, .	13,000.00	13,000.00	14,950.00
Del. & Hud. Canal Co., Penn. Div., 7s, 1917, .	152,000.00	152,000.00	208,250.00
Shamokin Valley & Pottsville, 7s, 1901, .	30,000.00	30,000.00	33,000.00
Warren, 7s, 1900, .	26,000.00	26,000.00	28,600.00
New York, Providence & Boston, 4s, 1942, .	11,000.00	11,000.00	11,220.00
Iowa Falls & Sioux City, 7s, 1917, .	50,000.00	50,000.00	62,500.00
Terre Haute & Indianapolis, 5s, 1925, .	75,000.00	75,000.00	78,750.00
Little Miami, 5s, 1912, .	154,000.00	154,000.00	166,300.00
Chicago & Southwestern, 7s, 1899, .	103,000.00	103,000.00	111,250.00
Fonda, Johnstown & Gloversville, 7s, 1900, .	21,500.00	21,500.00	22,575.00
N. Y., Lackawanna & Western, 6s, 1921, .	28,000.00	28,000.00	35,000.00
Montgomery & Erie, 5s, 1926, .	21,000.00	21,000.00	21,400.00
Albany & Susquehanna, 7s, 1906, .	6,000.00	6,000.00	7,200.00
Central Ohio, 4½s, 1930, .	100,000.00	100,000.00	100,000.00
Evansville & Terre Haute, 6s, 1921, .	40,000.00	40,000.00	42,000.00
Morris & Essex, 7s, 1914, .	64,000.00	64,000.00	86,400.00
Rensselaer & Saratoga, 7s, 1921, .	9,000.00	9,000.00	12,700.00

NEW HAVEN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Detroit & Bay City, 8s, 1902, \$	19,000.00	19,000.00	22,800.00
St. P., Minn. & Man., Dakota Ex., 6s, 1910,	10,000.00	10,000.00	11,500.00
N. Y. Central & Hudson River, 7s, 1903,	95,000.00	95,000.00	109,300.00
Watertown & Rome, 6s, 1910,	50,000.00	50,000.00	62,000.00
Chicago, Burlington & Quincy, 7s, 1903,	25,000.00	25,000.00	28,000.00
Harlem River & Portchester, 7s, 1903,	2,000.00	2,000.00	2,240.00
“ “ “ 6s, 1903,	7,000.00	7,000.00	7,700.00
New Haven & Northampton Co., 7s, 1899,	5,000.00	5,000.00	5,350.00
Chicago & Northwestern:—			
Milwaukee & Madison, 6s, 1905,	10,000.00	10,000.00	11,000.00
Tomah Division, 6s, 1905,	93,000.00	93,000.00	102,300.00
Menominee Extension, 7s, 1911,	64,000.00	64,000.00	80,680.00
Madison “ 7s, 1911,	50,000.00	50,000.00	63,000.00
Northwest Unions, 7s, 1917,	81,000.00	81,000.00	107,700.00
Ottumwa, Cedar Falls & St. P., 5s, 1909,	103,000.00	103,000.00	103,150.00
Des Moines & Minneapolis, 7s, 1907,	10,000.00	10,000.00	12,000.00
Escanaba & Lake Superior, 6s, 1901,	30,000.00	30,000.00	32,400.00
Iowa Midland, 8s, 1900,	40,000.00	40,000.00	46,000.00
Iowa Division, 4½s, 1902,	50,000.00	50,000.00	52,000.00
Cedar Rapids & Missouri River, 7s, 1916,	36,000.00	36,000.00	46,450.00
Northern Illinois, 5s, 1910,	31,000.00	31,000.00	32,550.00
Mil., L. S. & Western, Mich. Div., 6s, 1924,	5,000.00	5,000.00	5,500.00
“ “ “ Ashland “ 6s, 1925,	5,000.00	5,000.00	5,500.00
Totals,	\$ 2,347,500.00	2,347,500.00	2,696,265.00
BANK STOCKS.			
600 shares Merchants Nat., New Haven, \$	30,000 00	30,000.00	26,400.00
85 “ Mechanics “ “	5,100.00	5,100.00	5,610.00
185 “ Yale “ “	18,500.00	18,500.00	21,460.00
85 “ City, “ “	8,500.00	8,500.00	10,455.00
150 “ Second “ “	15,000.00	15,000.00	25,050.00
91 “ National New Haven, “	9,100.00	9,100.00	15,200.00
200 “ National Tradesmen's, “	20,000.00	20,000.00	28,000.00
1,000 “ New Haven Co. Nat., “	10,000.00	10,000.00	14,000.00
Totals,	\$ 116,200.00	116,200.00	146,175.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	23,601; total amount, \$4,603,164.39
2	Number of depositors having \$1,000 and not over \$2,000,	2,126; total amount, 2,827,579.00
3	Number of depositors having over \$2,000 and not over \$10,000,	557; total amount, 1,382,276.00
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	26,284; total deposits, \$8,813,019.39

NEW HAVEN SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

6	Largest amount due a single depositor,	\$9,789.00
7	Number of accounts opened during the past year, 4,140; number closed, 3,604; increase, 536.	
8	Amount deposited, including interest credited, during the past year,	2,514,402.67
9	Amount withdrawn during the past year,	2,114,982.70
10	Amount of increase,	399,419.97
11	Amount of income received the past year,	459,701.51
12	Dividends: Rate the past year, 4 and 3 per cent.; amount, \$277,997.35 and \$42,046.04; when paid, January 1, 1896, and July 1, 1896,	320,043.39
13	State tax the past year,	20,581.22
14	Expenses the past year, including salaries,	21,500.17
15	What amount of collateral and personal loans is past due,	8,000.00
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	8,000.00
18	Loans on real estate— are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	125,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	60,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Fourth Wednesday in May.
25	Date of annual meeting to elect president, treasurer, and other officers,	Fourth Wednesday in May.

OFFICERS.— President, Samuel E. Merwin; Vice-Presidents, Wallace B. Fenn, George J. Brush, Ezekiel G. Stoddard, Willis E. Miller; Treasurer, Robert A. Brown; Directors or Trustees, Henry D. White, George W. Curtis, John H. Leeds, Thomas R. Trowbridge, Walter B. Law, Nathan H. Sanford, Oliver S. White, Frank H. Hooker, Charles S. Mersick, William R. Tyler.

NEW MILFORD SAVINGS BANK.

H. LE ROY RANDALL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$632,927.36	Whole Amt. of Deposits, \$1,066,669.72	
Loans on Collateral Security, . . .	29,265.38	Surplus Account, . . .	75,000.00
Loans on Personal Sec'ty only, . . .	31,285.58	Interest Account, . . .	39,514.01
Town, City, and Corp. Bonds, . . .	234,625.00		
Town, City, and Borough Notes and Orders, . . .	38,000.00		
School District Notes and Orders, . . .	19,500.00		
Railroad Bonds, . . .	37,000.00		
Bank Stocks in Connecticut, . . .	55,803.50		
Real Estate by foreclosure, . . .	8,027.27		
Banking house, . . .	11,000.00		
Insurance Account, . . .	30.25		
Expense Account, . . .	3,369.02		
Premium Account, . . .	24,509.76		
Cash in banks, . . .	50,111.58		
Cash in vaults, . . .	5,729.03		
Total Assets, . . .	\$1,181,183.73	Total Liabilities, . . .	\$1,181,183.73

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Milford, Conn., \$	37,500.00	37,500.00	37,500.00
“ Roxbury, “	500.00	500.00	500.00
Totals, \$	38,000.00	38,000.00	38,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
North School Dist., Town of Orange, Conn., \$	6,500.00	6,500.00	6,500.00
Center “ “ “ Waterbury, “	13,000.00	13,000.00	13,000.00
Totals, \$	19,500.00	19,500.00	19,500.00
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 7 ³ / ₁₀ s, 1897, . . . \$	2,000.00	2,000.00	2,100.00
“ “ 7 ³ / ₁₀ s, 1899, . . .	10,000.00	10,000.00	11,000.00
“ “ 7 ³ / ₁₀ s, 1902, . . .	41,000.00	41,000.00	48,000.00
“ “ 7 ³ / ₁₀ s, 1906, . . .	31,000.00	31,000.00	39,000.00
“ “ 7s, 1897, . . .	1,000.00	1,000.00	1,050.00
“ “ 7s, 1902, . . .	5,000.00	5,000.00	5,800.00
“ “ 7s, 1908, . . .	25,000.00	25,000.00	36,500.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT'D.						
Chicago,	Ill.,	7s,	1899,	\$ 2,000.00	2,000.00	2,200.00
Danbury,	Conn.,	4½s,	1900,	13,000.00	13,000.00	13,000.00
Dayton,	Ohio,	5s,	1898,	1,000.00	1,000.00	1,000.00
Columbus,	"	5s,	1907,	5,000.00	5,000.00	5,200.00
"	"	4½s,	1902,	8,000.00	8,000.00	8,200.00
"	"	4s,	1898,	5,000.00	5,000.00	5,000.00
"	"	4s,	1899-1900,	5,000.00	5,000.00	5,000.00
New Haven,	Conn.,	6s,	1900,	200.00	200.00	220.00
Denver,	Col.,	4s,	1907,	13,000.00	13,000.00	12,800.00
"	"	4s,	1908,	7,000.00	6,825.00	6,800.00
Brooklyn,	N. Y.,	7s,	1905,	10,000.00	10,000.00	12,800.00
Toledo,	Ohio,	4½s,	1903,	5,000.00	5,000.00	5,200.00
"	"	5s,	1911,	10,000.00	10,000.00	11,000.00
Paterson,	N. J.,	4½s,	1903,	5,000.00	5,000.00	5,150.00
"	"	4½s,	1905,	5,000.00	5,000.00	5,200.00
Sioux City,	Iowa,	4½s,	1920,	10,000.00	10,000.00	10,000.00
Duluth,	Minn.,	6s,	1897-1899,	10,000.00	10,000.00	10,000.00
Omaha,	Neb.,	5s,	1903,	5,600.00	5,600.00	5,100.00
Totals,				\$ 234,800.00	234,625.00	267,320.00
RAILROAD BONDS.						
Illinois Central,		6s,	1898,	\$ 20,000.00	20,000.00	20,700.00
"	"	5s,	1921,	5,000.00	5,000.00	5,700.00
Chicago & Northwestern,		7s,	1898,	4,000.00	4,000.00	4,200.00
"	"	6s,	1905,	8,000.00	8,000.00	9,200.00
Totals,				\$ 37,000.00	37,000.00	39,800.00
BANK STOCKS.						
100 shares	First Nation'l,	New Milford,	Conn.,	\$ 10,000.00	12,240.00	14,000.00
10 "	Conn. "	Bridgeport,	"	1,000.00	1,400.00	1,500.00
90 "	Pequonnock Nat'l,	"	"	9,000.00	9,870.00	12,500.00
80 "	Bridgeport	"	"	4,000.00	5,678.00	9,000.00
60 "	City	"	"	6,000.00	6,970.00	8,000.00
15 "	National Iron,	Falls Village,	"	1,500.00	1,875.00	1,600.00
10 "	First National,	Middletown,	"	1,000.00	1,140.00	1,050.00
33 "	Middlesex Co. Nat'l,	"	"	3,300.00	3,537.00	3,500.00
17 "	Middletown	"	"	1,275.00	1,895.50	1,900.00
19 "	First Nat'l,	Meriden,	"	1,900.00	2,280.00	2,300.00
8 "	Merchants "	Norwich,	"	800.00	800.00	800.00
8 "	City	South Norwalk,	"	800.00	856.00	850.00
48 "	Danbury	Danbury,	"	4,800.00	5,205.00	5,200.00
19 "	First	Hartford,	"	1,900.00	2,057.00	2,060.00
Totals,				\$ 47,275.00	55,803.50	64,260.00

NEW MILFORD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,024; total amount,	\$627,671.05
2	Number of depositors having \$1,000 and not over \$2,000,	275; total amount,	355,157.48
3	Number of depositors having over \$2,000 and not over \$10,000,	28; total amount,	83,841 19
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,327; total deposits,	\$1,066,669.72
6	Largest amount due a single depositor,		9,938.19
7	Number of accounts opened during the past year, 429; number closed, 372; increase, 57.		
8	Amount deposited, including interest credited, during the past year,		222,865.90
9	Amount withdrawn during the past year,		182,030.77
10	Amount of increase,		40,835.13
11	Amount of income received the past year,		57,651.25
12	Dividends: rate the past year, 2 per cent. and 2 per cent., and 1 $\frac{3}{4}$ per cent. on amounts over \$2,000; amount, \$19,725.96, and \$19,941.24; when paid, October 1, 1895, and April 1, 1896,		39,667.2
13	State tax the past year,		2,436.62
14	Expenses the past year, including salaries,		4,061.71
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year, bank stock,		1,000.00
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		22,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		14,825.38
22	What is the per ct. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 4 per cent.	
23	What is the per cent. per annum of income on all other real estate owned,	None.	
24	Date of annual meeting of incorporators to elect trustees or directors,	July 10, 1896.	
25	Date of annual meeting to elect president, treasurer, and other officers,	July 10, 1896.	

OFFICERS.—President, Isaac B. Bristol; Treasurer, H. Le Roy Randall; Vice-President, Turney Soule; Directors, Chas. H. Booth, Geo. W. Anthony, Chas. M. Beade, Ralph E. Canfield, and H. Le Roy Randall.

NEWTOWN SAVINGS BANK.

CHARLES H. NORTHROP, Treasurer,

INCORPORATED, 1855.

STATEMENT, OCTOBER, 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$273,276.97	Whole Amount of Deposits, \$625,231.19	
Loans on Collateral Security, . . .	33,625.75	Surplus Account, . . .	19,000.00
Loans on Personal Sec'y only, . . .	26,388.23	Interest Account, . . .	16,430.86
United States Bonds, . . .	100.00	Profit and Loss Account, . . .	600 71
Town, City, and Corp. Bonds, . . .	95,007.00	Collection Account, . . .	196.80
Town, City, and Borough Notes and Orders, . . .	25,229.91	Rent Account, . . .	275.06
Railroad Bonds, . . .	119,000.00		
Bank Stocks in Connecticut, . . .	42,500.00		
Real Estate by Foreclosure, . . .	7,641.75		
Banking House, . . .	500.00		
Expense Account, . . .	2,037.35		
Premium Account, . . .	7,290.90		
Cash in banks, . . .	22,529 96		
Cash in vault, . . .	6,606.80		
Total Assets, . . .	\$661,734.62	Total Liabilities, . . .	\$661,734.62

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, \$	100.00	100.00	107.00
TOWN, CITY, AND BOROUGH NOTES.			
Town of Newtown, \$	24,529.91	24,529.91	24,529.91
" Monroe,	700.00	700.00	700.00
Totals, \$	25,229.91	25,229.91	25,229.91
TOWN, CITY, AND CORPORATION BONDS.			
City of Milwaukee, 7s, 1902, \$	2,000.00	2,000.00	2,300 00
" Cincinnati, 6s, 1909, . . .	1,000.00	1,000.00	1,189 00
" Bridgeport, 5s, 1908, . . .	5,500 00	5,500.00	5,985.00
" Columbus, 6s, 1906, . . .	3,000.00	3,000.00	3,045.00
" " 4½s, 1903, . . .	5,000 00	5,000.00	5,050.00
" Davenport, 6s, 1899, . . .	5,000.00	5,000.00	5,206.00
" " 6s, 1901, . . .	5,000.00	5,000.00	5,332 00
" Sioux City, 4½s, 1908, . . .	5,000.00	5,000.00	5,109.00
" Topeka, 5s, 1913, . . .	15,000.00	15,000.00	16,275.00
" " 5s, 1906, . . .	2,000.00	2,000.00	2,110.00
" Denver (Sanitary Sew. Dist.), 6s, 1901, . . .	7,000 00	7,000.00	7,070.00
" Los Angeles, 5s, 1908, . . .	1,000.00	1,000.00	1,065 00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.			PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.					
City of Pueblo,	6s,	1914, \$	5,000.00	5,000.00	5,275.00
“ Superior,	6s,	1903,	5,000.00	5,000.00	5,425.00
“ “	6s,	1904,	5,000.00	5,000.00	5,487.00
“ Omaha,	5s,	1902,	2,000.00	2,000.00	2,065.00
“ “	5s,	1899,	4,000.00	4,000.00	4,070.00
“ “	5s,	1901,	4,000.00	4,000.00	4,110.00
“ Duluth,	6s,	1897,	219.00	219.00	219.00
“ “	6s,	1898,	5,219.00	5,219.00	5,323.00
“ “	6s,	1899,	69.00	69.00	71.00
“ “	6s,	1900,	500.00	500.00	527.00
“ “	6s,	1901,	3,500.00	3,500.00	3,732.00
Town of South Denver,	6s,	1904,	3,000.00	3,000.00	3,300.00
“ “	6s,	1906,	1,000.00	1,000.00	1,120.00
Totals,		\$	95,007.00	95,007.00	100,460.00
RAILROAD BONDS.					
Milwaukee & Madison,	6s,	1905, \$	4,000.00	4,000.00	4,478.00
Northwestern Union,	7s,	1917,	20,000.00	20,000.00	27,350.00
Chicago, Burlington & Quincy,	7s,	1903,	5,000.00	5,000.00	5,800.00
Escanaba & Lake Superior,	6s,	1901,	2,000.00	2,000.00	2,145.00
Southwest Pennsylvania,	7s,	1917,	7,000.00	7,000.00	9,730.00
Northern Illinois,	5s,	1910,	4,000.00	4,000.00	4,305.00
Chicago, Milwaukee & St. Paul:—					
Dubuque Division,	6s,	1920,	5,000.00	5,000.00	5,900.00
La Crosse & Davenport	5s,	1919,	2,000.00	2,000.00	2,140.00
Southwestern	6s,	1909,	7,000.00	7,000.00	7,793.00
Chicago & Pacific West'n	5s,	1921,	5,000.00	5,000.00	5,600.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1928,	20,000.00	20,000.00	21,000.00
Shamokin Valley & Pottsville,	7s,	1901,	2,000.00	2,000.00	2,200.00
Saginaw & Western,	6s,	1913,	10,000.00	10,000.00	6,000.00
Iowa Falls & Sioux City,	7s,	1917,	6,000.00	6,000.00	7,500.00
Baltimore & Cumberland Valley,	6s,	1931,	10,000.00	10,000.00	12,800.00
Evansville and Terre Haute,	5s,	1930,	10,000.00	10,000.00	10,500.00
Totals,		\$	119,000.00	119,000.00	135,241.00
BANK STOCKS.					
92 shares Bridgeport National, Bridgeport,	\$		4,600.00	4,600.00	8,510.00
63 “ Pequonnock “ “			6,300.00	6,300.00	9,450.00
69 “ City “ “			6,900.00	6,900.00	9,450.00
59 “ Danbury “ Danbury,			5,900.00	5,900.00	5,900.00
57 “ Pahquioque “ “			5,700.00	5,700.00	7,125.00
10 “ First “ New Milford,			1,000.00	1,000.00	1,400.00
85 “ “ “ Norwich,			8,500.00	8,500.00	8,500.00
6 “ Uncas “ “			600.00	600.00	600.00

NEWTOWN SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.				
17 shares	Thames National, Norwich,	\$ 1,700.00	1,700.00	2,465.00
3 "	Merchants "	300.00	300.00	354.00
8 "	Nat. B'k of Commerce, New London,	800.00	800.00	944.00
2 "	New London City Nat., "	200.00	200.00	200.00
Totals,		\$ 42,500.00	42,500.00	54,898.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,206; total amount,	\$255,112.91
2	Number of depositors having over \$1,000 and not over \$2,000,	119; total amount,	162,772.94
3	Number of depositors having over \$2,000 and not over \$10,000,	59; total amount,	207,345.34
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,384; total deposits,	\$625,231.19
6	Largest amount due a single depositor,		9,100.00
7	Number of accounts opened during the past year, 126; number closed, 101; increase, 25.		
8	Amount deposited, including interest credited, during the past year,		108,316.17
9	Amount withdrawn during the past year,		80,828.06
10	Amount of increase,		27,488.11
11	Amount of income received the past year,		32,579.04
12	Dividends: Rate the past year, 4 per cent.; amount, \$11,631.41 and \$11,941.78; when paid, October, 1895, and April, 1896,		23,573.19
13	State tax the past year,		1,369.64
14	Expenses the past year, including salaries,		2,099.68
15	What amount of collateral and personal loans is past due,		500.00
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		10,000.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		13,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		3 per cent.
23	What is the per cent. per annum of income on all other real estate owned?		

NEWTOWN SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

- | | | |
|----|---|----------|
| 24 | Date of annual meeting of incorporators to elect trustees or directors, | October. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, | October. |

OFFICERS.— President, Philo Clarke; Treasurer, Charles H. Northrop; Directors or Trustees, Philo Clarke, Monroe Judson, Cyrus B. Sherman, William N. Northrop, William L. Terrill, William Botsford, Aaron Sanford, David C. Peck, Daniel G. Beers, Philo Nichols, John B. Peck, Hosea B. Northrop, John B. Wheeler, Theron E. Platt, John J. Northrop, Charles H. Northrop.

NORFOLK SAVINGS BANK.

M. N. CLARK, Treasurer.

INCORPORATED, 1856.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$91,912.47	Whole Amount of Deposits, \$154,333.32	
Loans on Collateral Security, . . .	8,500.00	Surplus Account,	8,500.00
Loans on Personal Sec'y only, . . .	14,390.00	Interest Account,	3,999.44
Town, City, and Corp. B'ds, . . .	5,000 00		
Railroad Bonds,	13,900 00		
Bank Stocks in Connecticut, . . .	12 880 00		
Bank Stocks in other States, . . .	3,000.00		
Real Estate by Foreclosure, . . .	5,781 94		
Banking House,	3,775.28		
Tax Account,	210.77		
Expense Account,	222.78		
Cash in banks,	6,190.57		
Cash in vault,	1,068.95		
Total Assets,	\$166,832.76	Total Liabilities,	\$166,832.76

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Cincinnati, Ohio, 5s, 1930, . . . \$	5,000.00	5,000.00	5,250.00
RAILROAD BONDS.			
Joliet & Northern Indiana, 7s, 1907, \$	8,000.00	9,500.00	9,200.00
New York Central & Hudson Riv., 7s, 1903, . . .	4,000.00	4,400.00	4,640.00
Totals,	12,000.00	13,900.00	13,840.00
BANK STOCKS.			
36 shares Merchants Exchange, New York, \$	1,800.00	1,800.00	1,980.00
20 " Merchants National, "	1,000.00	1,200.00	1,300.00
36 " First " Norwich, Conn.	3,600.00	3,600.00	3,240.00
20 " Pahquioque " Danbury, "	2,000.00	2,500.00	2,500.00
20 " Middlesex " Middletown, "	2,000.00	2,000.00	1,800.00
15 " Meriden " "	1,500.00	1,800.00	1,500.00
22 " So. Norwalk " "	2,200.00	2,200 00	2,200.00
10 " Mercantile " Hartford, "	1,000.00	780.00	780.00
Totals, \$	15,100.00	15,880.00	15,300.00

NORFOLK SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	570; total amount,	\$89,546.25
2	Number of depositors having \$1,000 and not over \$2,000,	34; total amount,	43,369.05
3	Number of depositors having over \$2,000 and not over \$10,000,	9; total amount,	21,418.02
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	613; total deposits,	\$154,333.32
6	Largest amount due a single depositor,		2,627.76
7	Number of accounts opened during the past year, 87; number closed, 251; decrease, 164.		
8	Amount deposited, including interest credited, during the past year,		39,657.65
9	Amount withdrawn during the past year,		85,661.32
10	Amount of decrease,		46,003.67
11	Amount of income received the past year,		11,056.32
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.: amount, \$3,111.16 and \$2,982.71; when paid, January 15, 1896, and July 10, 1896,		6,093.87
13	State tax the past year,		255 17
14	Expenses the past year, including salaries,		1,000.36
15	What amount of collateral and personal loans is past due?		None.
16	What amount of paper and loans of every description was charged off the past year?		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		9,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		2,400.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned?		About 2 p. c.
24	Date of annual meeting of incorporators to elect trustees or directors,		First Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,		First Monday in July.

OFFICERS. — President, Hiram P. Lawrence; Treasurer, Myron N. Clark; Directors or Trustees, Hiram P. Lawrence, Ralph I. Crissey, Erastus Burr, Moses F. Grant, William O'Connor, William Spaulding, Alonzo B. Garfield, Myron N. Clark.

THE NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$551,841.50	Whole Amt. of Deposits, \$2,461,194.02
Loans on Collateral Security, 375,818.75	Surplus Account, . . . 100,000.00
Loans on Personal Sec'ty only, 38,936.25	Interest Account, . . . 8,244.83
Town, City, and Corp. B'ds, 666,775.00	Profit and Loss Account, . 25,850.61
Town, City, and Borough	Rent Account, 533.75
Notes and Orders, . . . 140,309.35	
School Dist. Notes and Orders, 14,280.09	
Railroad Bonds, . . . 573,100.00	
Bank Stocks in Connecticut, 40,564.50	
Bank Stocks in other States, 30,590.47	
Real Estate by Foreclosure, 101,093.16	
Banking House and Lots, 20,000.00	
Tax Account, 2,921.10	
Expense Account, . . . 1,617.89	
Furniture and fixtures, . . 2,000.00	
Cash in banks, 30,429.99	
Cash and cash items in vault, 5,545.16	
Total Assets, . . . \$2,595,823.21	Total Liabilities, . . \$2,595,823.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of New Canaan, \$	2,000.00	2,000.00	2,000.00
" Norwalk,	135,309.35	135,309.35	135,309.35
City of Norwalk,	3,000.00	3,000.00	3,000.00
Totals, \$	140,309.35	140,309.35	140,309.35
SCHOOL DISTRICT NOTES AND ORDERS.			
Center, Norwalk, \$	11,950.00	11,950.00	11,950.00
East Norwalk, "	1,700.00	1,700.00	1,700.00
No. Center, "	260.00	260.00	260.00
Broad River, "	370.09	370.09	370.09
Totals, \$	14,280.09	14,280.09	14,280.09

THE NORWALK SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Borough of Norwalk (sewer),	4s,	1907,	\$	10,000.00	10,000.00	10,200.00
City of Cincinnati,	7 ³ / ₁₀ s,	1902,	.	50,000.00	54,600.00	58,000.00
" "	7 ³ / ₁₀ s,	1906,	.	45,000.00	49,800.00	55,800.00
" "	7s,	1908,	.	10,000.00	11,200.00	12,500.00
" "	6s,	1909,	.	20,000.00	21,800.00	23,600.00
" Columbus (Impt.),	6s,	1900,	.	3,000.00	3,000.00	3,000.00
" "	4 ¹ / ₂ s,	1902,	.	20,000.00	20,000.00	20,000.00
" Chicago,	4s,	1921,	.	73,500.00	73,500.00	74,970.00
" Dayton,	6s,	1902-1903,	.	50,000.00	54,300.00	54,000.00
" Omaha,	5s,	1904,	.	15,000.00	15,900.00	15,450.00
" "	5s,	1912,	.	10,000.00	10,900.00	10,500.00
" "	4 ¹ / ₂ s,	1910,	.	15,000.00	15,600.00	15,000.00
" Scranton,	4 ¹ / ₂ s,	1914,	.	50,000.00	54,400.00	53,500.00
" Wilkes Barre,	4 ¹ / ₂ s,	1904-1924,	.	29,000.00	29,000.00	31,320.00
" Davenport,	6s,	1899,	.	13,000.00	13,000.00	13,000.00
" Minneapolis,	4s,	1917,	.	25,000.00	25,000.00	25,000.00
" "	4s,	1920,	.	25,000.00	25,000.00	25,000.00
" St. Paul,	4s,	1919,	.	20,000.00	20,000.00	20,000.00
" "	4s,	1920,	.	19,000.00	19,000.00	19,000.00
" "	5s,	1909,	.	15,000.00	16,100.00	15,900.00
" Denver,	4s,	1904,	.	25,000.00	24,675.00	25,000.00
" "	4s,	1907,	.	25,000.00	25,000.00	25,000.00
" Newark,	4s,	1922,	.	25,000.00	25,000.00	26,000.00
" Toledo,	4s,	1925,	.	50,000.00	50,000.00	50,000.00
Totals,	.	.	\$	642,500.00	666,775.00	681,740.00
RAILROAD BONDS.						
Michigan Central,	5s,	1931,	\$	25,000.00	28,700.00	28,000.00
Illinois Central :—						
Middle Division,	5s,	1921,	.	20,000.00	21,800.00	22,000.00
Chicago, Rock Island & Pacific,	6s,	1917,	.	50,000.00	57,600.00	60,000.00
Chicago & Northwestern :—						
Northwestern Union,	7s,	1917,	.	50,000.00	59,100.00	66,500.00
Chicago & Tomah,	6s,	1905,	.	68,000.00	72,800.00	74,800.00
Menominee Extension,	7s,	1911,	.	50,000.00	57,800.00	63,000.00
Madison Extension,	7s,	1911,	.	25,000.00	27,800.00	31,500.00
Des Moines & Minneapolis,	7s,	1907,	.	10,000.00	10,700.00	11,400.00
Iowa Division,	4 ¹ / ₂ s,	1922,	.	25,000.00	25,000.00	25,000.00
Chicago, Milwaukee, & St. Paul :—						
La Crosse & Davenport,	5s,	1919,	.	30,000.00	30,000.00	31,800.00
Wisconsin Valley,	7s,	1909,	.	15,000.00	16,500.00	18,000.00
Chicago & Milwaukee,	7s,	1903,	.	25,000.00	27,200.00	31,250.00
Southwestern,	6s,	1909,	.	25,000.00	27,600.00	27,500.00
Terre Haute & Indianapolis,	5s,	1925,	.	50,000.00	55,500.00	54,000.00
Chicago, Burlington & Quincy,	7s,	1903,	.	50,000.00	55,000.00	57,500.00
Totals,	.	.	\$	518,000.00	573,100.00	602,250.00

THE NORWALK SAVINGS SOCIETY. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.						
71 shares	Fairfield Co. National,	Norwalk,	\$	7,100.00	7,100.00	5,680.00
120 "	National,	"		12,000.00	12,901.50	12,000.00
25 "	Central	"		2,500.00	2,500.00	2,750.00
5 "	First	So. Norwalk,		500.00	620.00	500.00
31 "	City	"		3,100.00	3,100.00	3,565.00
55 "	Danbury	Danbury,		5,500.00	5,830.00	5,500.00
4 "	First	Westport,		400.00	400.00	400.00
50 "	Stamford	Stamford,		1,500.00	2,250.00	2,500.00
41 "	Connecticut	Bridgeport,		4,100.00	5,863.00	6,150.00
80 "	Fourth	New York,		8,000.00	7,973.25	12,800.00
30 "	Metropolitan	"		3,000.00	860.00	60.00
50 "	Nat. Park,	"		5,000.00	6,256.25	12,750.00
66 "	Merchants	"		3,300.00	4,198.59	4,455.00
22 "	Market	"		2,200.00	2,363.00	4,400.00
20 "	Nat. Shoe & Leather,	"		2,000.00	2,080.00	1,900.00
30 "	Western National,	"		3,000.00	3,000.00	3,360.00
50 "	German-American,	"		3,750.00	3,859.38	3,937.50
Totals,				\$ 66,950.00	71,154.97	82,707.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,994; total amount,	\$929,623.31
2	Number of depositors having \$1,000 and and not over \$2,000,	502; total amount,	671,205.96
3	Number of depositors having over \$2,000 and not over \$10,000,	224; total amount,	723,383.02
4	Number of depositors having over \$10,000,	10; total amount,	136,981.73
5	Total number of depositors,	5,730; total deposits,	\$2,461,194.02
6	Largest amount due a single depositor,		20,095.72
7	Number of accounts opened during the past year, 503; number closed, 522; decrease, 19.		
8	Amount deposited, including interest credited, during the past year,		509,073.89
9	Amount withdrawn during the past year,		464,459.36
10	Amount of increase,		44,614.53
11	Amount of income received the past year,		122,386.65
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amounts, \$47,099.15 and \$47,605.63; when paid, January 10, 1896, and July 10, 1896,		94,704.78
13	State tax the past year,		5,653.78
14	Expenses the past year, including salaries,		9,282.13
15	What amount of collateral and personal loans is past due,		200.00
16	What amount of paper and loans of every description was charged off the past year,		633.59
17	Amount of assets yielding no income the past year,		16,976.68

THE NORWALK SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$25,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	150,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	Less than 1 per cent.
23	What is the per cent. per annum of income on all other real estate owned?	Over 4 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Fourth Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Fourth Thursday in July generally.

OFFICERS.—President, George M. Holmes; Treasurer, George E. Miller; Directors or Trustees, George M. Holmes, Stephen H. Holmes, Ira Cole, William A. Curtis, Moses H. Glover, Homer Merrill, F. St. John Lockwood, Edward K. Lockwood, George E. Miller.

NORWICH SAVINGS SOCIETY.

COSTELLO LIPPITT, Treasurer.

INCORPORATED, 1824.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$2,118,589.13	Whole Amt. of Deposits, \$11,189,894.14
Loan on Collateral Security, 809,683.78	Surplus Account, . . . 400,000.00
Loans on Personal Sec'y only, 456,200.00	Interest Account, . . . 214,888.15
United States Bonds, . . 100,000.00	Profit and Loss Account, 202,635.41
Town, City, and Corpora- tion Bonds, . . . 3,875,091.91	Safe Deposit Income, . . 472.00
Town, City, and Borough Notes and Orders, . . 120,300.00	
School Dist. Notes and Orders, 42,050.00	
Railroad Bonds, . . . 3,901,130.00	
Bank Stocks in Connecticut, 140,000.00	
Real Estate by Foreclosure, 36,981.67	
Banking House, . . . 100,000.00	
Expense Account, . . . 8,424.24	
Safe Deposit Department, 16,562.45	
Foreclosure Accounts, . . 110.60	
Cash in banks, . . . 261,503.39	
Cash in vault, . . . 21,262.53	
Total Assets, . . \$12,007,889.70	Total Liabilities, \$12,007,889.70

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1897, Registered, \$	100,000.00	100,000.00	102,000.00
COUNTY, TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
County of Windham, Conn., \$	25,000.00	25,000.00	25,000.00
Town of Sterling, "	7,000.00	7,000.00	7,000.00
" Sprague, "	4,000.00	4,000.00	4,000.00
" Preston, "	2,000.00	2,000.00	2,000.00
" Ledyard, "	2,800.00	2,800.00	2,800.00
" Colchester, "	1,000.00	1,000.00	1,000.00
City of Norwich, "	45,000.00	45,000.00	45,000.00
Borough of Willimantic, "	21,000.00	21,000.00	21,000.00
" Stonington, "	12,000.00	12,000.00	12,000.00
" Colchester, "	500.00	500.00	500.00
Totals, \$	120,300.00	120,300.00	120,300.00

NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Greeneville, Norwich, Conn., \$	8,000.00	8,000.00	8,000.00
West Chelsea, "	6,000.00	6,000.00	6,000.00
Town Street, "	6,000.00	6,000.00	6,000.00
First, Preston, "	2,050.00	2,050.00	2,050.00
Ninth, Stonington, "	20,000.00	20,000.00	20,000.00
Totals, \$	42,050.00	42,050.00	42,050.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Hartford, Conn., 4½s, 1905, \$	70,000.00	70,000.00	71,400.00
" Preston, " 6s, 1900,	43,500.00	43,500.00	46,327.50
" East Lyme, " 4½s, 1905,	15,000.00	15,000.00	15,525.00
" Norwich, " 4s, 1913,	88,000.00	88,000.00	89,760.00
" " " 7s, 1905,	60,000.00	60,000.00	73,500.00
" Stafford, " 4s, \$3,000 an'y,	27,000.00	27,000.00	27,000.00
" Chatham, " 3 ⁶⁵ / ₁₀₀ s, 1909,	37,000.00	37,000.00	37,000.00
" Wallingford, " 4s, 1903,	39,000.00	39,000.00	39,390.00
" Colchester, " 4s, 1902,	15,000.00	15,000.00	15,000.00
County of St. Louis, Mo., 6s, 1905,	10,000.00	10,000.00	11,500.00
City of Norwich, Conn., 6s, 1898,	101,000.00	101,000.00	104,535.00
" " " 3½s, 1925,	100,000.00	100,000.00	100,000.00
" " " 4s, 1913,	125,000.00	125,000.00	126,250.00
" " " 5s, 1908,	6,000.00	6,000.00	6,600.00
" Waterbury, " 4½s, 1897-1898,	10,000.00	10,000.00	10,100.00
" So. Norwalk, " 6s, 1905,	30,000.00	30,000.00	34,500.00
" New London, " 3½s, 1911,	35,000.00	35,000.00	35,000.00
" Bridgeport, " 4s, 1919,	100,000.00	100,000.00	102,000.00
" Wheeling, West Va., 3s, 1906,	12,000.00	10,200.00	10,200.00
" Cleveland, Ohio, 6s, 1898,	50,000.00	50,000.00	52,000.00
" Cincinnati, " 7s, 1897,	2,000.00	2,000.00	2,040.00
" " " 7 ³ / ₁₀ s, 1906,	10,000.00	10,000.00	12,900.00
" " " 7s, 1906,	10,000.00	10,000.00	11,600.00
" " " 7s, 1902,	1,000.00	1,000.00	1,145.00
" " " 7s, 1904,	2,000.00	2,000.00	2,390.00
" " " 7 ³ / ₁₀ s, 1897,	2,000.00	2,000.00	2,060.00
" " " 7s, 1908,	40,000.00	40,000.00	51,600.00
" " " 7 ³ / ₁₀ s, 1902,	128,000.00	128,000.00	149,760.00
" " " 4s, 1908,	250,000.00	250,000.00	252,500.00
" Dayton, " 4s, 1902,	10,000.00	10,000.00	10,000.00
" Columbus, " 5s, 1907,	40,000.00	40,000.00	43,600.00
" " " 4½s, 1896-1908,	520,000.00	520,000.00	538,200.00
" Toledo, " 4½s, 1914,	200,000.00	200,000.00	206,000.00
" " " 4s, 1942,	25,000.00	24,875.00	25,000.00
" Canton, " 4½s, 1900-1910,	35,000.00	35,000.00	35,700.00
" Hamilton, " 5s, 1905,	5,000.00	5,000.00	5,150.00
" " " 5s, 1906,	10,000.00	10,000.00	10,350.00
" " " 5s, 1907,	5,000.00	5,000.00	5,200.00
" " " 5s, 1909,	10,000.00	10,000.00	10,550.00

NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.						PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP'N BONDS.—CONT'D.								
City of Hamilton,	Ohio,	5s,	1910,	\$		10,000.00	10,000.00	10,600.00
"	"	"	5s,	1911,		10,000.00	10,000.00	10,650.00
"	"	"	5s,	1916,		10,000.00	10,000.00	10,750.00
"	Milwaukee, Wis.,	7s,	1902,			1,000.00	1,000.00	1,135.00
"	St Louis, Mo.,	6s,	1899,			77,000.00	77,000.00	82,390.00
"	Vergennes, Vt.,	4s,	1908,			26,000.00	26,000.00	26,000.00
"	Duluth, Minn.,	4½s,	1920,			100,000.00	100,000.00	106,000.00
"	"	"	5s,	1907,		2,000.00	2,000.00	2,150.00
"	Sioux City, Iowa,	4½s,	1909,			1,000.00	1,000.00	1,050.00
"	"	"	4½s,	1910,		24,000.00	24,000.00	25,200.00
"	"	"	4½s,	1911,		25,000.00	25,000.00	26,375.00
"	"	"	4½s,	1919,		25,000.00	25,000.00	26,750.00
"	"	"	4½s,	1920,		25,000.00	25,000.00	26,875.00
"	Dubuque, "	6s,	1900,			50,000.00	50,000.00	52,500.00
"	Davenport, "	6s,	1900,			35,000.00	35,000.00	36,750.00
"	Burlington, "	4s,	1906,			45,000.00	45,000.00	45,000.00
"	Cedar Rapids, "	4s,	1916,			100,000.00	100,000.00	100,000.00
"	Chicago, Ill.,	4s,	1921,			100,000.00	100,000.00	101,000.00
"	"	"	7s,	1898,		1,000.00	1,000.00	1,080.00
"	"	"	7s,	1899,		1,000.00	1,000.00	1,085.00
"	Newark, N. J.,	4s,	1911,			150,000.00	150,000.00	151,500.00
"	Paterson, "	4½s,	1934,			10,000.00	10,000.00	10,900.00
"	"	"	4½s,	1935,		10,000.00	10,000.00	10,900.00
"	"	"	4½s,	1936,		10,000.00	10,000.00	10,900.00
"	"	"	4½s,	1937,		10,000.00	10,000.00	10,900.00
"	Louisville, Ky.,	4s,	1930,			100,000.00	100,000.00	104,500.00
"	"	"	5s,	1911,		50,000.00	50,000.00	52,500.00
"	Lexington, "	4½s,	1934,			75,570.00	75,570.00	82,371.30
"	"	"	4½s,	1896-1904,		79,400.00	79,400.00	80,194.00
"	"	"	4½s,	1933,		5,000.00	5,000.00	5,450.00
"	Denver, Col.,	5s,	1906,			100,000.00	100,000.00	107,000.00
"	Los Angeles, Cal.,	4½s,	1898,			50,200.00	50,200.00	51,204.00
"	Kalamazoo, Mich.,	4s,	1902-4-6,			30,000.00	30,000.00	30,300.00
"	Omaha, Neb.,	6s,	1897,			6,500.00	6,500.00	6,597.50
"	"	"	6s,	1898,		8,000.00	8,000.00	8,120.00
"	"	"	6s,	1899,		9,500.00	9,500.00	9,690.00
"	"	"	5s,	1897,		13,800.00	13,800.00	13,869.00
"	"	"	5s,	1898,		8,200.00	8,200.00	8,241.00
"	"	"	5s,	1899,		12,200.00	12,200.00	12,322.00
"	"	"	5s,	1900,		400.00	400.00	400.00
"	"	"	5s,	1912,		50,000.00	50,000.00	53,000.00
"	Terre Haute, Ind.,	6s,	1897-1904,			40,000.00	40,000.00	43,200.00
"	"	"	5s,	1896,		15,000.00	15,000.00	15,000.00
Littleton Water & Light Co.,		5s,	1916,			27,000.00	25,650.00	25,650.00
N. Y. Suburban Water Co.,		2½ & 5s,	1925,			65,000.00	52,685.00	52,685.00
"	"	"	5s,	1925,		8,000.00	6,836.91	6,836.91
Crawf'dsv'e Wat. & Light Co.,		5s,	1926,			575.00	500.00	500.00
"	"	"	6s,	1926,		4,500.00	1,075.00	1,075.00
Totals,						\$ 3,895,345.00	3,875,091.91	4,042,478.21

NORWICH SAVINGS SOCIETY.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New London Northern, 5s, 1910, \$	650,000.00	650,000.00	721,500.00
Chicago, Milwaukee & St. Paul:—			
South Minnesota Division, 6s, 1910,	150,000.00	150,000.00	170,250.00
Mineral Point " 5s, 1910,	145,000.00	145,000.00	150,800.00
La Crosse & Dav. " 5s, 1919,	86,000.00	86,000.00	91,160.00
Southwestern " 6s, 1909,	184,000.00	184,000.00	206,080.00
Dubuque " 6s, 1920,	81,000.00	81,000.00	97,200.00
Wisconsin Valley " 7s, 1909,	25,500.00	25,500.00	30,600.00
Columbus & Hocking Valley, 7s, 1897,	14,000.00	14,000.00	14,280.00
Warren, 7s, 1900,	37,000.00	37,000.00	40,700.00
Jeffersonville, Mad. & Indianap., 7s, 1906,	75,000.00	75,000.00	84,000.00
Morris & Essex, 7s, 1914,	100,000.00	100,000.00	139,000.00
New York & Harlem, 7s, 1900,	74,000.00	74,000.00	82,880.00
Elmira & Williamsport, 6s, 1910,	23,000.00	23,000.00	26,680.00
Greene, 7s, 1902,	70,000.00	70,000.00	79,100.00
Oswego & Rome, 7s, 1915,	11,000.00	11,000.00	14,850.00
Chicago & Northwestern, 7s, 1915,	30,000.00	30,000.00	40,800.00
Mil., L. S. & W., Ash. Div., 6s, 1925,	25,000.00	25,000.00	30,750.00
" " Mich. " 6s, 1924,	25,000.00	25,000.00	30,750.00
Maple River, 7s, 1897,	6,000.00	6,000.00	6,120.00
Madison Extension, 7s, 1911,	60,000.00	60,000.00	76,800.00
Des Moines & Minn., 7s, 1907,	25,000.00	25,000.00	30,000.00
Cedar Rapids & Miso. River, 7s, 1916,	46,000.00	46,000.00	60,720.00
Northwestern Union, 7s, 1917,	142,000.00	142,000.00	194,540.00
Chicago & Tomah, 6s, 1905,	1,000.00	1,000.00	1,100.00
Chicago & Milwaukee, 7s, 1898,	75,000.00	75,000.00	78,562.50
Delaware & Bound Brook, 7s, 1905,	18,000.00	18,000.00	21,420.00
Buffalo, New York & Erie, 7s, 1916,	96,000.00	96,000.00	128,640.00
N. Y. Central & Hudson River, 7s, 1903,	300,000.00	300,000.00	349,500.00
Central Ohio, 4½s, 1930,	25,000.00	25,000.00	25,500.00
Shamokin Valley & Pottsville, 7s, 1901,	143,000.00	143,000.00	158,730.00
Iowa Falls & Sioux City, 7s, 1917,	90,000.00	90,000.00	112,500.00
Mineral Range, 5s, 1931,	50,000.00	49,730.00	50,000.00
Hancock & Calumet, 5s, 1931,	20,000.00	20,000.00	20,000.00
Utica & Black River, 4s, 1922,	100,000.00	100,000.00	101,000.00
Pitts., McKeesp't & Yough'ny, 6s, 1932,	150,000.00	150,000.00	195,000.00
Terre Haute & Indianapolis, 5s, 1925,	200,000.00	200,000.00	220,000.00
Connecticut & Passumpsic Riv., 4s, 1943,	100,000.00	100,000.00	101,000.00
Staten Island, 4½s, 1943,	60,000.00	60,000.00	60,000.00
Cleveland & Mahoning, 5s, 1938,	100,000.00	100,000.00	120,000.00
Chicago, Burlington & Quincy, 7s, 1903,	200,000.00	200,000.00	232,000.00
Michigan Central, 5s, 1931,	47,000.00	47,000.00	52,170.00
Erie & Pittsburgh, 7s, 1898,	5,000.00	5,000.00	5,150.00
Midland, Indiana, 5s, 1917,	41,000.00	36,900.00	36,900.00
Totals,	\$ 3,905,500.00	3,901,130.00	4,488,732.50

NORWICH SAVINGS SOCIETY.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.			
850 shares Thames National, Norwich, . \$	85,000.00	85,000.00	127,500.00
400 " First " " .	40,000.00	40,000.00	40,000.00
150 " Merchants " " .	15,000.00	15,000.00	18,000.00
Totals, \$	140,000.00	140,000.00	185,500.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	9,450; total amount, \$2,477,427.14
2	Number of depositors having \$1,000 and not over \$2,000, .	1,803; total amount, 2,418,038.00
3	Number of depositors having over \$2,000 and not over \$10,000, .	1,327; total amount, 4,932,726.00
4	Number of depositors having over \$10,000,	90; total amount, 1,361,703.00
5	Total number of depositors, .	12,670; total deposits, \$11,189,894.14
6	Largest amount due a single depositor, .	41,134.55
7	Number of accounts opened during the past year, 2,007; number closed, 1,398; increase, 609.	
8	Amount deposited, including interest credited, during the past year,	2,193,589.56
9	Amount withdrawn during the past year, .	1,607,529.59
10	Amount of increase, .	586,059.97
11	Amount of income received the past year, .	600,122.40
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$208,793.50 and \$215,867.94; when paid, January 15, 1896, and July 15, 1896, .	424,661.44
13	State tax the past year, .	26,444.18
14	Expenses the past year, including salaries, .	24,601.95
15	What amount of collateral and personal loans is past due? .	50,450.00
16	What amount of paper and loans of every description was charged off the past year? .	4,655.00
17	Amount of assets yielding no income the past year, .	49,855.84
18	Loans on real estate—are they all first mortgages? .	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, .	195,750.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation, .	200,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, .	134,200.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto? .	None.
23	What is the per cent. per annum of income on all other real estate owned? .	None.
24	Date of annual meeting of incorporators to elect trustees or directors, .	June.

NORWICH SAVINGS SOCIETY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

25 Date of annual meeting to elect president, treasurer, and other
officers, June.

OFFICERS.—President, John Mitchell; Treasurer, Costello Lippitt; Assistant
Treasurer, Charles R. Butts; Directors, John Brewster, Henry Larrabee, Charles
Bard, Lucius Brown, Bela P. Learned, George R. Hyde, Asa Backus, Calvin L.
Harwood, John M. Johnson, Costello Lippitt, Arthur H. Brewer, William H. Pal-
mer, Jr., William C. Mowry

PEOPLES SAVINGS BANK, BRIDGEPORT.

EDWARD W. MARSH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,595,102.00	Whole Am't of Deposits, . . .	\$2,769,200.08
Loans on Collateral Sec'y, . . .	25,160.00	Surplus Account, . . .	106,000.00
United States Bonds, . . .	20,000.00	Interest Account, . . .	57,022.01
Town, City, and Corpora- tion Bonds, . . .	707,368.68	Profit and Loss Account, . . .	16,725.52
Railroad Bonds, . . .	441,000.00	Rent Account, . . .	606.00
Bank Stocks in Connecticut, . . .	78,400.00	Balance due on Real Es- tate Loans, . . .	10,400.00
Bank Stocks in other States, . . .	11,175.00		
Banking House, . . .	36,000.00		
Tax Account, . . .	3,296.91		
Expense Account, . . .	2,239.52		
Premium Account, . . .	1,722.50		
Cash in banks, . . .	33,496.89		
Cash in vault, . . .	4,992.61		
Total Assets, . . .	\$2,959,953.61	Total Liabilities, . . .	\$2,959,953.61

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives of 1904, Coupon,	\$ 20,000.00	20,000.00	22,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Bridgeport, City, 7s, 1900, . . .	\$ 101,000.00	101,000.00	111,000.00
“ “ “ “ “ 4s, 1919, . . .	75,000.00	75,000.00	75,000.00
“ “ “ “ “ 5s, 1908, . . .	43,000.00	43,000.00	46,000.00
“ “ Town, 4s, 1918, . . .	50,000.00	50,000.00	50,000.00
Norwich, City, 5s, 1910, . . .	50,000.00	50,000.00	55,000.00
Fairfield, County, 4s, 1913, . . .	20,000.00	20,000.00	20,000.00
Shelton, Borough, 4s, 1910, . . .	25,000.00	25,000.00	25,000.00
Norwalk, “ “ “ “ “ 4s, 1908, . . .	15,000.00	15,000.00	15,000.00
Bethel, Town, 4s, 1899-1908, . . .	20,000.00	20,000.00	20,000.00
Bristol, “ “ “ “ “ 4s, 1908, . . .	10,000.00	10,000.00	10,000.00
“ “ “ “ “ 4s, 1898, . . .	4,000.00	4,000.00	4,000.00
Boston, City, 4s, 1917, . . .	34,000.00	34,000.00	35,000.00
Gloucester, “ “ “ “ “ 4s, 1908, . . .	10,000.00	10,000.00	10,000.00
Camden, N. J., City, 4½s, 1922, . . .	40,000.00	40,000.00	42,000.00
Trenton, “ “ “ “ “ 4s, 1913, . . .	25,000.00	25,000.00	25,000.00
“ “ “ “ “ 6s, 1899, . . .	1,000.00	1,000.00	1,000.00
Paterson, “ “ “ “ “ 4s, 1910, . . .	10,000.00	10,000.00	10,000.00
“ “ “ “ “ 5s, 1907, . . .	4,000.00	4,000.00	4,400.00
Newark, “ “ “ “ “ 6s, 1908, . . .	5,000.00	5,000.00	5,500.00
Cincinnati, Ohio, City, 7½s, 1902-1906, . . .	12,000.00	12,000.00	14,000.00
“ “ “ “ “ 7s, 1908, . . .	10,000.00	10,000.00	11,000.00

PEOPLES SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
OWN, CITY, AND CORPORATION BONDS.—CONT'D.			
Cincinnati, Ohio, City, 7s, 1906, . \$	4,000.00	4,000.00	4,700.00
Kron, " " 5s, 1905, .	20,000.00	20,000.00	22,000.00
" " " 5s, 1897-1899, .	6,000.00	6,000.00	6,000.00
Columbus, " " 4s, 1905, .	15,000.00	15,000.00	15,000.00
Youngstown, " " 5s, 1904-1906, .	10,000.00	10,000.00	10,500.00
Wesleyville, " " 6s, 1897-1898, .	10,000.00	10,000.00	10,000.00
Cleveland, " " 4½s, 1903, .	10,000.00	10,000.00	10,500.00
Detroit, Mich., " 7s, 1905, .	15,000.00	15,000.00	18,000.00
" " " 4s, 1897, .	9,368.68	9,368.68	9,368.68
Fort Wayne, Ind., " 5s, 1897, .	4,000.00	4,000.00	4,000.00
St. Louis, City, gold, £4,100, 4s, 1911, .	20,000.00	20,000.00	20,000.00
St. Paul, Minn., City, 5s, 1915, .	10,000.00	10,000.00	11,000.00
Omaha, Neb., " 5s, 1912, .	5,000.00	5,000.00	5,600.00
Denver, Col., " 5s, 1906, .	5,000.00	5,000.00	5,200.00
Totals, \$	707,368.68	707,368.68	740,768.68
RAILROAD BONDS.			
N. Y. Central & Hudson River, 7s, 1903, \$	50,000.00	50,000.00	59,000.00
Chicago & Rock Island, 6s, 1917, .	50,000.00	50,000.00	58,000.00
Chicago & Northwestern:—			
Cedar Rapids & Missouri, 7s, 1916, .	14,000.00	14,000.00	17,000.00
Chicago & Milwaukee, 7s, 1898, .	21,000.00	21,000.00	21,500.00
Main Line, 7s, 1915, .	10,000.00	10,000.00	12,000.00
Milwaukee & Madison, 6s, 1905, .	20,000.00	20,000.00	22,500.00
Rochester & Northern Minn., 7s, 1908, .	2,000.00	2,000.00	2,500.00
Tomah Division, 6s, 1905, .	40,000.00	40,000.00	44,000.00
Mil. & St. P., Dubuque Div., 6s, 1920, .	11,000.00	11,000.00	13,000.00
Buffalo, New York & Erie, 7s, 1916, .	30,000.00	30,000.00	36,000.00
Elmira, McKeesport & Youghiogheny, 6s, 1932, .	30,000.00	30,000.00	38,000.00
Southwest Pennsylvania, 7s, 1917, .	15,000.00	15,000.00	18,000.00
Central Ohio, gold, 4½s, 1930, .	15,000.00	15,000.00	15,000.00
Morris & Essex, 7s, 1914, .	13,000.00	13,000.00	16,000.00
" " 7s, 1915, .	10,000.00	10,000.00	13,000.00
Lake Shore & Michigan Southern, 7s, 1910, .	10,000.00	10,000.00	12,000.00
Michigan Central, 7s, 1902, .	10,000.00	10,000.00	11,000.00
" " Detroit & B. C. Div., 5s, 1931, .	20,000.00	20,000.00	23,000.00
Iowa Falls & Sioux City, 7s, 1917, .	10,000.00	10,000.00	12,000.00
Delaware & Hudson:—			
Albany & Susquehanna, 7s, 1906, .	9,000.00	9,000.00	11,000.00
" " 6s, 1906, .	8,000.00	8,000.00	9,500.00
Delaware, Lackawanna & Western:—			
N. Y., Lackawanna & Western, 6s, 1921, .	21,000.00	21,000.00	25,000.00
Syracuse, Binghamton & New York, 7s, 1906, .	10,000.00	10,000.00	12,000.00
Cold Eagle Valley, 6s, 1910, .	7,000.00	7,000.00	8,000.00
New York, New Haven & Hartford, 4s, 1903, .	5,000.00	5,000.00	5,000.00
Totals, \$	441,000.00	441,000.00	514,000.00

PEOPLES SAVINGS BANK, BRIDGEPORT.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
200 shares	First National, Bridgeport, . \$	20,000.00	20,000.00	34,000.00
224 "	Bridgeport, " (\$50 each),	11,200.00	11,200.00	19,000.00
109 "	Connecticut, " .	10,900.00	10,900.00	16,000.00
67 "	City, " .	6,700.00	6,700.00	10,050.00
13 "	Pequonnock, " .	1,300.00	1,300.00	1,950.00
18 "	Southport, Southport, .	1,800.00	1,800.00	3,600.00
22 "	Fairfield County, Norwalk, .	2,200.00	2,200.00	2,200.00
2 "	National, " .	200.00	200.00	200.00
15 "	City, South Norwalk, .	1,500.00	1,500.00	1,900.00
30 "	Pahquioque, Danbury, .	3,000.00	3,000.00	3,900.00
10 "	Danbury, " .	1,000.00	1,000.00	1,000.00
47 "	Merchants, New Haven (\$50 each),	2,350.00	2,350.00	2,350.00
20 "	Tradesmen's, " .	2,000.00	2,000.00	2,800.00
24 "	Second, " .	2,400.00	2,400.00	4,000.00
20 "	Meriden, Meriden, .	2,000.00	2,000.00	2,500.00
30 "	Citizens, Waterbury, .	3,000.00	3,000.00	4,200.00
53 "	Waterbury, " (\$50 each),	2,650.00	2,650.00	5,000.00
42 "	Birmingham, Derby, .	4,200.00	4,200.00	7,140.00
30 "	Fourth Nat'l, New York, .	3,000.00	3,000.00	5,000.00
30 "	Mercantile, " .	3,000.00	3,000.00	5,000.00
15 "	Continental, " .	1,500.00	1,500.00	1,800.00
12 "	Hanover, " .	1,200.00	1,200.00	3,600.00
10 "	Park, " .	1,000.00	1,000.00	2,600.00
27 "	Mechanics, " (\$25 each),	675.00	675.00	1,000.00
20 "	Chatham, " (\$25 each),	500.00	500.00	1,500.00
3 "	State of New York, New York, .	300.00	300.00	300.00
Totals, \$		89,575.00	89,575.00	142,590.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,250; total amount, \$1,273,549.32
2	Number of depositors having \$1,000 and not over \$2,000,	968; total amount, 1,411,636.31
3	Number of depositors having over \$2,000 and not over \$10,000,	39; total amount, 84,014.45
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	6,257; total deposits, \$2,769,200.08
6	Largest amount due a single depositor,	3,944.83
7	Number of accounts opened during the past year, 1,253; number closed, 1,181; increase, 72.	
8	Amount deposited, including interest credited, during the past year,	910,916.06
9	Amount withdrawn during the past year,	810,871.79
10	Amount of increase,	100,044.27
11	Amount of income received the past year,	149,938.95

PEOPLES SAVINGS BANK, BRIDGEPORT. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

12	Dividends*: Rate the past year, 2 and 2 per cent. ; amounts, \$51,- 832.22 and \$53,622.17; when paid, January 1, 1896, and July 1, 1896,	\$105,454.39
13	State tax the past year,	6,593.83
14	Expenses the past year, including salaries,	8,767.30
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	62,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto? Have no foreclosed real estate.	
23	What is the per cent. per annum of income on all other real estate owned, .0454 + per cent., after deducting taxes, re- pairs, insurance, and portion of janitor's salary.	
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Monday in July.

OFFICERS. — President, William E. Seeley; 1st Vice-President, Samuel W. Baldwin; 2d Vice-President, William H. Rockwell; Treasurer, Edward W. Marsh; Directors or Trustees, Eli C. Smith, Henry Atwater, Enoch P. Hincks, Asa S. Parsons, Edward R. Ives, Louis N. Van Keuren, Maurice B. Beardsley, John A. Rusling, David F. Read, Daniel E. Marsh.

* Four per cent. per annum on each deposit of \$2,000 and less; $3\frac{1}{4}$ per cent. on each deposit over \$2,000.

PEOPLES SAVINGS BANK, MIDDLETOWN.

W. K. BACON, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Office Furniture, . . .	\$114.00	Whole Amount of Deposits, . . .	\$552.11
Tax Account, . . .	1.00	Surplus Account, . . .	114.00
Expense Account, . . .	21.74	Interest Account, . . .	22.74
Cash in banks, . . .	535.96		
Cash in vault, . . .	16.15		
Total Assets, . . .		Total Liabilities, . . .	
	\$688.85		\$688.85

OFFICERS. — President, S. M. Bacon; Treasurer, W. K. Bacon; Directors or Trustees, Thomas Walsh, James Donovan, Charles Fitzgerald, John T. Walsh, Thomas Kelley, Michael Wall, W. K. Bacon, S. M. Bacon.

PEOPLES SAVINGS BANK, PAWCATUCK.

J. A. BROWN, Treasurer.

INCORPORATED, 1886.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$96,076.00	Whole Amount of Deposits, \$121,915.21	
Loans on Collateral Security, . . .	8,300.00	Surplus Account, . . .	1,950.00
Loans on Personal Sec'y only, . . .	2,500.00	Profit and Loss Account, . . .	2,823.56
Town, City, and Corp. Bonds, . . .	3,000.00		
Bank Stocks in Connecticut, . . .	4,307.00		
Cash in banks,	12,190.91		
Cash in vault,	314.86		
Total Assets,	\$126,688.77	Total Liabilities,	\$126,688.77

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
City of New London Water Fund bonds, 4s, \$	3,000.00	3,000.00	.....
BANK STOCKS.			
91 shares Pawcatuck National, \$	4,550.00	4,307.00	3,640.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	378; total amount,	\$61,072.12
2	Number of depositors having \$1,000 and not over \$2,000,	22; total amount,	28,168.67
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	32,674.42
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	406; total deposits,	\$121,915.21
6	Largest amount due a single depositor,		9,424.59
7	Number of accounts opened during the past year, 56; number closed, 33; increase, 23.		
8	Amount deposited, including interest credited, during the past year,		29,070.02
9	Amount withdrawn during the past year,		25,269.57
10	Amount of increase,		3,800.45
11	Amount of income received the past year,		5,824.67
12	Dividends: Rate the past year, 4 and 4 per cent; amount, \$2,315.60 and \$2,365.66; when paid, April, 1896, and October, 1896,		4,681.26
13	State tax the past year,		167.88
14	Expenses the past year, including salaries,		318.50
15	What amount of collateral and personal loans is past due,		None.

PEOPLES SAVINGS BANK, PAWCATUCK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	\$1,570.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	12,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	First Monday in January.
25	Date of annual meeting to elect president, treasurer, and other officers,	First Monday in January.

OFFICERS. — President, P. S. Barber; Treasurer, J. A. Brown; Directors or Trustees, P. S. Barber, C. B. Cottrell, Peleg Clarke, F. E. Rich, C. H. Browning, E. H. Knowles, D. McG. Newall, C. G. Stanton.

PEOPLES SAVINGS BANK, ROCKVILLE.

E. S. HENRY, Treasurer.

INCORPORATED, 1870.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$202,636.00	Whole Amt. of Deposits, . .	\$464,209.58
Loans on Collateral Security, . .	675.00	Surplus Account, . . .	2,000.00
Loans on Personal Sec'y only, . .	3,330.68	Interest Account, . . .	8,470.43
Town, City, and Corp. B'ds, . .	100,000.00		
School Dist. Notes and Orders, . .	750.88		
Railroad Bonds, . . .	53,000.00		
Bank Stocks in Connecticut, . .	95,717.00		
Real Estate by Foreclosure, . .	3,900.00		
Banking House Fixtures, . . .	1,000.00		
Tax Account, . . .	523.06		
Expense Account, . . .	162.81		
Cash in banks, . . .	11,851.62		
Cash in vault, . . .	1,132.96		
Total Assets, . . .	\$474,680.01	Total Liabilities, . . .	\$474,680.01

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.			
Norwich City, 5s, \$	1,000.00	1,000.00	1,000.00
Willimantic Borough, 4s,	10,000.00	10,000.00	10,000.00
Dayton, Ohio, City, 4s,	3,000.00	3,000.00	3,000.00
Bristol Town, 4s,	5,000.00	5,000.00	5,000.00
Columbus, Ohio, City, 6s,	12,500.00	12,500.00	12,500.00
Dubuque, Iowa, " 5s,	19,000.00	19,000.00	19,000.00
Canton, Ohio, " 5s,	3,000.00	3,000.00	3,000.00
Denver, Col., " 6s,	24,000.00	24,000.00	24,000.00
Topeka, Kan., " 5s,	5,000.00	5,000.00	5,000.00
Tacoma, Wash., " 5s,	5,000.00	5,000.00	5,000.00
Davenport, Iowa, " 6s,	5,000.00	5,000.00	5,000.00
Wash. State Warrants, 6s,	2,500.00	2,500.00	2,500.00
Omaha, Neb., City, 5s,	5,000.00	5,000.00	5,000.00
Totals, \$	100,000.00	100,000.00	100,000.00
RAILROAD BONDS.			
Chicago, Milwaukee & St. Paul, 5s, \$	5,000.00	5,000.00	5,000.00
Chicago & Alton, 6s,	5,000.00	5,000.00	5,000.00
C., C. & St. Louis, 4s,	5,000.00	5,000.00	5,000.00
Evansville & Terre Haute, 5s,	10,000.00	10,000.00	10,000.00
Chicago, Rock Island & Pacific, 5s,	5,000.00	5,000.00	5,000.00
Staten Island, 4½s,	10,000.00	10,000.00	10,000.00

PEOPLES SAVINGS BANK, ROCKVILLE. — CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS. — CONTINUED.							
Hereford,	4s,	.	.	\$	8,000.00	8,000.00	8,000.00
Chicago, Burlington & Quincy,	4s,	.	.		5,000.00	5,000.00	5,000.00
Totals,	.	.	.	\$	53,000.00	53,000.00	53,000.00
BANK STOCKS.							
280 shares First National,	Rockville,	\$			34,934.00	34,934.00	36,400.00
356 " Rockville "	"				35,600.00	39,343.00	40,940.00
35 " First "	Stafford,				3,500.00	3,500.00	3,850.00
40 " " "	Hartford,				4,000.00	5,650.00	4,400.00
7 " City,	"				700.00	700.00	700.00
20 " Ætna "	"				2,000.00	2,500.00	2,800.00
20 " Charter Oak "	"				2,000.00	2,960.00	1,800.00
19 " Farmers & Mechanics Nat.,	"				1,900.00	2,368.00	2,900.00
10 " Mercantile Nat.,	"				1,000.00	1,170.00	700.00
6 " Hartford Trust Company,	"				600.00	600.00	870.00
16 " Conn. " "	"				1,600.00	1,992.00	2,640.00
Totals,	.	.	.	\$	87,834.00	95,717.00	98,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,085; total amount,	\$205,035.58
2	Number of depositors having \$1,000 and not over \$2,000,	80; total amount,	114,181.00
3	Number of depositors having over \$2,000 and not over \$10,000,	47; total amount,	144,993.00
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,162; total deposits,	\$464,209.58
6	Largest amount due a single depositor,		7,251.00
7	Number of accounts opened during the past year, 107; number closed, 128; decrease, 21.		
8	Amount deposited, including interest credited, during the past year,		82,804.52
9	Amount withdrawn during the past year,		91,366.50
10	Amount of decrease,		8,561.98
11	Amount of income received the past year,		25,080.06
12	Dividends: Rate the past year, 4 per cent., amount, \$9,195.57, and \$9,178.13; when paid, Jan., 1896, and July, 1896,		18,373.70
13	State tax the past year,		1,046.12
14	Expenses the past year, including salaries,		2,133.10
15	What amount of collateral and personal loans is past due,		None.

PEOPLES SAVINGS BANK, ROCKVILLE. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

16	What amount of paper and loans of every description was charged off the past year?	\$4,500.00
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	30,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	1,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	350.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	
23	What is the per cent. per annum of income on all other real estate owned?	
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and other officers,	July.

OFFICERS. — President, Geo. M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, Cyrus Winchell, E. S. Henry, Geo. M. Paulk, A. N. Belding, Asaph McKinney, Fred'k Walker, W. H. Prescott, Henry Adams, E. H. Preston, Thos. A. Lake, F. T. Maxwell, C. E. Harwood, E. L. Heath.

PUTNAM SAVINGS BANK.

JEROME TOURTELLOTTE, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . . \$369,710.00	Whole Amt. of Deposits, \$1,701,304.57
Loans on Collateral Security, 19,971.00	Surplus Account, . . . 54,000.00
United States Bonds, . . . 56,000.00	Interest Account, . . . 24,647.48
Town, City, and Corp. Bonds, 820,500.00	Profit and Loss Account, . . . 2,228.14
Town, City, and Borough Notes and Orders, . . . 82,449.00	
School Dist. Notes and Orders, 1,156.68	
Railroad Bonds, . . . 304,000.00	
Bank Stocks in Connecticut, 37,200.00	
Bank Stocks in other States, 6,700.00	
Real Estate by Foreclosure, 18,000.00	
Cash in banks, . . . 52,143.26	
Cash in vault, . . . 14,350.25	
Total Assets, . . . \$1,782,180.19	Total Liabilities, . . . \$1,782,180.19

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1925, registered, \$	30,000.00	34,000.00	35,000.00
Fives of 1904, "	20,000.00	22,000.00	22,000.00
Totals, \$	50,000.00	56,000.00	57,000.00
TOWN AND CITY NOTES AND ORDERS.			
Town of Woodstock, Conn., \$	3,500.00	3,500.00	3,500.00
" Putnam, "	70,000.00	70,000.00	70,000.00
" Pomfret, "	549.00	549.00	549.00
City of Putnam, "	8,400.00	8,400.00	8,400.00
Totals, \$	82,449.00	82,449.00	82,449.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Fifth School District of Putnam, \$	841.68	841.68	841.68
Sixth " " "	315.00	315.00	315.00
Totals, \$	1,156.68	1,156.68	1,156.68

PUTNAM SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Town of Ansonia, Conn.,	4s,	1912,	\$	25,000.00	25,000.00	25,500.00
“ Windham, “	3½s,	1900,	.	25,000.00	25,000.00	25,000.00
“ Portland, “	4s,	1905,	.	30,000.00	30,000.00	30,200.00
County of New Haven, gold,	3½s,	1915,	.	4,000.00	4,000.00	4,000.00
City of Willimantic, Conn.,	4s,	1899,	.	44,000.00	44,000.00	44,300.00
“ Cleveland, Ohio,	various,			50,000.00	50,000.00	52,400.00
“ Cincinnati, “	7½s,	1898-1906,		25,000.00	25,000.00	29,500.00
“ Columbus, “	various,			60,000.00	60,000.00	64,000.00
“ Dayton, “	“			56,000.00	56,000.00	58,000.00
“ Toledo, “	“			50,000.00	50,000.00	51,000.00
“ Dubuque, Iowa,	4s,	1916,	.	50,000.00	50,000.00	51,000.00
“ Sioux City, “	4½s,	1899,	.	25,000.00	25,000.00	25,000.00
“ Denver, Col.,	4s,	1904,	.	25,000.00	25,000.00	25,300.00
“ Kansas City, Mo.,	4s,	1910,	.	25,000.00	25,000.00	26,000.00
“ St. Louis, “	4s,	1901,	.	20,000.00	20,000.00	21,000.00
“ Louisville, Ky.,	4s,	1910,	.	20,000.00	20,000.00	20,600.00
“ Los Angeles, Cal., g.,	4½s,	1910-1914,	.	20,000.00	20,000.00	21,000.00
“ Minneapolis, Minn.,	4½s,	1922,	.	15,000.00	15,000.00	17,500.00
“ St. Paul, “	4s,	1920,	.	20,000.00	20,000.00	21,000.00
“ Omaha, Neb.,	5s,	various,	.	30,500.00	30,500.00	32,500.00
“ Paterson, N. J.,	4½s,	“	.	30,000.00	30,000.00	31,000.00
“ Portland, Oregon,	5s,	1922,	.	15,000.00	15,000.00	17,000.00
“ Racine, Wis.,	4s,	1913,	.	25,000.00	25,000.00	25,100.00
“ Terre Haute, Ind.,	4s,	1915,	.	35,000.00	35,000.00	36,500.00
“ Waterville, Me.,	4s,	various,	.	36,000.00	36,000.00	36,400.00
Omaha Water Works Company,			.	60,000.00	60,000.00	60,000.00
Totals,			\$	820,500.00	820,500.00	850,800.00
RAILROAD BONDS.						
Chicago, Milwaukee & St. Paul:—						
Wisconsin Valley Division,	7s,	1907,	\$	15,000.00	15,000.00	18,500.00
Dubuque Division,	6s,	1920,		10,000.00	10,000.00	12,000.00
Mineral Point Division,	5s,	1910,		30,000.00	30,000.00	32,500.00
Southwestern Division,	6s,	1909,		20,000.00	20,000.00	23,500.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	28,000.00
Mineral Range,	5s,	1931,		10,000.00	10,000.00	10,000.00
Greene,	7s,	1902,		10,000.00	10,000.00	11,500.00
Joliet & Northern Indiana,	7s,	1907,		20,000.00	20,000.00	25,000.00
Ottumwa & Cedar Falls,	5s,	1909,		20,000.00	20,000.00	21,500.00
Shamokin Valley & Pottsville,	7s,	1901,		10,000.00	10,000.00	11,000.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	22,000.00	24,000.00
Chicago & Northwestern:—						
Madison Extension,	7s,	1911,	\$	20,000.00	24,000.00	26,000.00
Milwaukee & Madison,	6s,	1905,		25,000.00	28,000.00	28,000.00
Northwestern Union, gold,	7s,	1917,		50,000.00	60,000.00	70,000.00
Totals,			\$	285,000.00	304,000.00	341,500.00

PUTNAM SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
4 shares	City Bank, Hartford, Conn.,	\$ 400.00	400.00	400.00
40 "	First National, Norwich, "	4,000.00	4,000.00	4,000.00
100 "	Thames " "	10,000.00	10,000.00	14,000.00
228 "	First " Putnam, "	22,800.00	22,800.00	31,500.00
67 "	Central " New York City,	6,700.00	6,700.00	9,000.00
Totals.		\$ 43,900.00	43,900.00	58,900.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,848; total amount,	\$758,637.22
2	Number of depositors having \$1,000 and not over \$2,000,	389; total amount,	508,232.68
3	Number of depositors having over \$2,000 and not over \$10,000,	134; total amount,	424,426.69
4	Number of depositors having over \$10,000,	1; total amount,	10,007.98
5	Total number of depositors,	4,372; total deposits,	\$1,701,304.57
6	Largest amount due a single depositor,		10,007.98
7	Number of accounts opened during the past year, 571; number closed, 463; increase, 108.		
8	Amount deposited, including interest credited, during the past year,		410,250.53
9	Amount withdrawn during the past year,		343,226.42
10	Amount of increase,		67,024.11
11	Amount of income received the past year,		78,927.31
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$30,893.73 and \$31,935.67; when paid, October 20, 1895, and April 20, 1896,		62,829.40
13	State tax the past year,		3,848.52
14	Expenses the past year, including salaries,		3,888.00
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year, secured by first mortgage,		6,250.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		19,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,000.00

PUTNAM SAVINGS BANK.--CONTINUED.

MISCELLANEOUS ITEMS.--CONTINUED.

- 22 What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, . . . 6.21 per cent.
- 23 What is the per cent. per annum of income on all other real estate owned, None.
- 24 Date of annual meeting of incorporators to elect trustees or directors, Third Monday in July.
- 25 Date of annual meeting to elect president, treasurer, and other officers, Third Monday in July.

OFFICERS. — President, John H. Gardner; Treasurer, Jerome Tourtellotte; Directors or Trustees, John H. Gardner, Z. A. Ballard, John A. Carpenter, George W. Holt, A. Houghton, Charles M. Fenner, Charles P. Grosvenor, Jerome Tourtellotte, Nathan E. Morse.

RIDGEFIELD SAVINGS BANK.

D. SMITH SHOLES, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$181,291.18	Whole Amount of Deposits,	\$302,333.17
Loans on Personal Sec'ty only,	53,480.73	Surplus Account,	17,800.00
Town, City, and Corp. B'ds,	19,643.40	Interest Account,	2,497.76
Town, City, and Borough			
Notes and Orders,	21,000.00		
Bank Stocks in Connecticut,	24,897.00		
Real Estate by Foreclosure,	7,483.85		
Safe,	850.00		
State Tax,	308.43		
Expense Account,	307.85		
Cash in banks,	11,954.89		
Cash in vault,	1,413.60		
Total Assets,	\$322,630.93	Total Liabilities,	\$322,630.93

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Fort Wayne, Ind.,	4½s,	1913,	\$	10,000.00	10,850.00	.....
Cincinnati, Ohio,	6s,	1909,		3,000.00	3,668.40	.....
City of Omaha Paving bonds,	5s,	1906,		5,000.00	5,125.00	.....
Totals,			\$	18,000.00	19,643.40	.....
BANK STOCKS.						
30 shares First National, West Meriden, Ct.,			\$	3,000.00	3,850.00	.....
11 " Fairfield Co. National,				1,100.00	1,100.00	.....
37 " National Bank of Norwalk,				3,700.00	3,902.00	.....
50 " National Pahquioque Bank,				5,000.00	6,840.00	.....
75 " Danbury National,				7,500.00	7,685.00	.....
16 " First National, South Norwalk,				1,600.00	1,520.00	.....
Totals,			\$	21,900.00	24,897.00	.....

RIDGEFIELD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,102; total amount,	\$144,207.28
2	Number of depositors having \$1,000 and not over \$2,000,	42; total amount,	59,697.80
3	Number of depositors having over \$2,000 and not over \$10,000,	29; total amount,	87,491.13
4	Number of depositors having over \$10,000,	1; total amount,	10,936.96
5	Total number of depositors,	1,174; total deposits,	\$302,333.17
6	Largest amount due a single depositor,		10,936.96
7	Number of accounts opened during the past year, 122; number closed, 88; increase, 34.		
8	Amount deposited, including interest credited, during the past year,		125,357.74
9	Amount withdrawn during the past year,		119,561.13
10	Amount of increase,		5,796.61
11	Amount of income received the past year,		16,131.51
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$5,603.93 and \$5,854.75; when paid, Jan. 1, 1896, and July 1, 1896,		11,458.68
13	State tax the past year,		616.86
14	Expenses the past year, including salaries,		1,206.00
15	What amount of collateral and personal loans is past due,		658.00
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		7,483.85
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		3,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		Nothing.
23	What is the per cent. per annum of income on all other real estate owned,		Nothing.
24	Date of annual meeting of incorporators to elect trustees or directors,		July 25, 1896.
25	Date of annual meeting to elect president, treasurer, and other officers,		July 25, 1896.

OFFICERS. — President, Lewis H. Bailey; Treasurer, D. Smith Sholes; Directors or Trustees, Lewis H. Bailey, Wm. H. Beers, Edward J. Couch, Howard E. Mead, Benj. K. Northrop, Chas. B. Northrop, J. L. Dauchy, John S. Keeler, S. S. Hurlbutt, Samuel Keeler, John Brophy, John P. Mills, D. S. Sholes.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOS. L. NORTON, Treasurer.

INCORPORATED, 1848.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$154,486.77	Whole Amt. of Deposits, . .	\$677,919.99
Loans on Collateral Security, . .	107,100.00	Surplus Account, . . .	10,000.00
Loans on Personal Sec'y only, . .	111,237.54	Interest Account, . . . }	21,066.64
Town, City, and Corpora- tion Bonds, . . .	132,595.50	Profit and Loss Account, . }	
Town, City, and Borough Notes and Orders, . . .	5,951.17		
Railroad Bonds, . . .	78,821.50		
Railroad Stocks, . . .	290.00		
Bank Stocks in Connecticut, . .	48,562.50		
Real Estate by Foreclosure, . .	41,395.82		
Banking House, . . .	6,000.00		
Tax Account, . . .	464.13		
Furniture, etc., . . .	3,957.46		
Premium Account, . . .	2,255.37		
Cash in banks, . . .	9,458.51		
Cash in vault, . . .	6,410.36		
Total Assets, . . .	\$708,986.63	Total Liabilities, . . .	\$708,986.63

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Salisbury Town Orders, \$	5,951.17	5,951.17	5,951.17
RAILROAD STOCKS.			
Berkshire Railroad Co., \$	300.00	290.00	345.00
TOWN, CITY, AND CORPORATION BONDS.			
Salisbury, Conn., 4½s, \$	24,500.00	24,500.00	24,500.00
Cincinnati, Ohio, 6s, 1900,	11,000.00	12,760.00	11,880.00
Cincinnati, Ohio, 5s, 1910,	5,000.00	5,675.00	5,300.00
St. Louis, Mo., 6s, 1905,	5,000.00	6,037.50	6,000.00
Wichita, Kan., 5s, 1910,	10,000.00	11,050.00	10,500.00
Duluth, Minn., various,	18,000.00	18,895.00	18,500.00
Columbus, O., 6s, 1907,	6,000.00	6,300.00	6,300.00
Aurora, Ill., 6s, 1903,	2,000.00	2,173.00	2,000.00
Denver, Col., 4s, 1903,	12,000.00	11,580.00	12,000.00
Omaha, Neb., 5s, 1912,	12,000.00	13,000.00	12,500.00
Omaha, Neb., 5s, 1901,	5,000.00	5,000.00	5,000.00
Dubuque, Ia., 5,000.00,	5,000.00	5,000.00	5,125.00
Superior, Wis., 6s, 1897,	5,000.00	5,000.00	5,100.00
Portland, Ore., 5s, 1923,	5,000.00	5,625.00	5,625.00
Totals, \$	125,500.00	132,595.50	130,330.00

SALISBURY SAVINGS SOCIETY, LAKEVILLE.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
New York & Harlem,	7s,	1900,	\$	10,000.00	13,000.06	11,200.00
Chicago, Milwaukee & St. Paul :—						
Chicago & Pacific Western,	5s,	1921,		5,000.00	5,325.00	5,450.00
Chicago & Missouri River,	5s,	1926,		10,000.00	10,000.00	10,400.00
Chicago & Dubuque,	6s,	1920,		20,000.00	22,875.00	22,800.00
Chicago & Northwestern :—						
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		10,000 00	10,500.00	10,500.00
Atchison, Topeka & Santa Fe :—						
General Gold,	4s,	1995,		3,750.00	3,750.00	2,825.00
Adjustment,	4s,	1995,		2,000.00	750.00	675.00
Sunbury, Hazleton & Wilkesbarre,	5s,	1929,		9,700.00	10,621.50	10,100.00
Saginaw & Western,	6s,	1914,		2,000.00	2,000.00	1,500.00
Totals,			\$	72,450.00	78,821.50	75,450.00
BANK STOCKS.						
149 shares National Iron, Falls Village,			\$	14,900.00	16,615.00	16,390.00
16 " Phoenix, Hartford,				1,600.00	1,960.00	1,920.00
80 " First National, Norwich,				8,000.00	9,500.00	8,800.00
30 " Merchants National, Norwich,				3,000.00	3,000.00	3,450.00
20 " Uncas National, Norwich,				2,000.00	2,500.00	2,200.00
50 " Pequonnoek, Bridgeport,				5,000.00	6,300.00	6,300.00
50 " Commerce, New London,				5,000.00	6,187.50	6,187.50
20 " Pahquioque, Danbury,				2,000.00	2,500.00	2,500.00
Totals,			\$	41,500.00	48,562.50	47,747.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,825; total amount,	\$358,249.54
2	Number of depositors having \$1,000 and not over \$2,000,	140; total amount,	164,050.75
3	Number of depositors having over \$2,000 and not over \$10,000,	43; total amount,	145,485.66
4	Number of depositors having over \$10,000,	1; total amount,	10,134.04
5	Total number of depositors,	2,009; total deposits,	\$667,919.99
6	Largest amount due a single depositor,		10,134.04
7	Number of accounts opened during the past year, 310; number closed, 259; increase, 51.		
8	Amount deposited, including interest credited, during the past year,		161,744.38
9	Amount withdrawn during the past year,		160,637.62
10	Amount of increase,		1,106.76
11	Amount of income received the past year,		32,684.54

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

12	Dividends: Rate the past year, 4 per cent.; amount, \$13,039.25, and \$13,128.44; when paid, October 1, 1895, and April 1, 1896,	\$26,167.69
13	State tax the past year,	1,423.28
14	Expenses the past year, including salaries,	2,553.38
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	1,210.00
17	Amount of assets yielding no income the past year,	17,500.00
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	7,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	20,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	60,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	4 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	4½ per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	In July.
25	Date of annual meeting to elect president, treasurer, and other officers,	In July.

OFFICERS.—President, Geo. B. Burrall; Treasurer, Thos. L. Norton; Directors or Trustees, Wm. Kane, J. S. Perkins, Dwight Allyn, E. Eggleston, W. B. Bissell, C. H. Bissell, H. F. Landon, M. H. Robbins.

THE SAVINGS BANK OF ANSONIA.

FRANKLIN BURTON, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$726,209.00	Whole Amt. of Deposits, . .	\$1,198,334.02
Loans on Collateral Security, . .	61,616.59	Surplus Account, . . .	37,183.44
Loans on Personal Security only,	13,180.00	Interest Account, . . .	14,495.26
United States Bonds, . . .	5,000.00	Rent Account,	120.50
State Bonds,	3,000.00		
Town, City, and Corporation Bonds,	240,866.50		
Town, City, and Borough Notes and Orders,	23,613.60		
School District Bonds, . . .	5,000.00		
Railroad Bonds,	21,000.00		
Bank Stocks in Connecticut, . . .	56,800.00		
Bank Stocks in other states, . . .	38,500.00		
Real Estate by Foreclosure, . . .	12,428.99		
Banking House,	7,849.20		
Tax Account,	1,383.28		
Insurance Account,	55.90		
Expense Account,	1,466.06		
Cash in banks,	23,937.54		
Cash in vault,	8,226.56		
Total Assets,	\$1,250,133.22	Total Liabilities,	\$1,250,133.22

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fives, due 1904, \$	5,000.00	5,000.00	5,550.00
STATE BONDS.			
State of Massachusetts, gold, 3½s, due 1924, \$	3,000.00	3,000.00	3,247.50
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
City of Ansonia, Conn., \$	17,113.60	17,113.60	17,113.60
Town of Huntington, Conn., \$	6,500.00	6,500.00	6,500.00
Totals, \$	23,613.60	23,613.60	23,613.60
SCHOOL DISTRICT BONDS.			
Washington School District, Hartford, Conn., Bonds, gold, 4s, due 1919, \$	5,000.00	5,000.00	5,100.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.							
New Albany, Ind., gold,	5s,	1915,		\$	20,000.00	20,000.00	23,526.00
Columbus, Ohio,	4s,	1905,			38,000.00	38,000.00	38,627.00
" " . . .	6s,	1905,			4,000.00	4,000.00	4,465.40
" " . . .	6s,	1898,			2,000.00	2,000.00	2,100.00
" " . . .	6s,	1901,			1,000.00	1,000.00	1,100.00
" " . . .	6s,	1907,			6,000.00	6,000.00	7,069.60
Duluth, Minn.,	4s,	1920,			15,000.00	15,000.00	15,000.00
" " . . .	6s,	1897,			1,000.00	1,000.00	1,020.00
Denver, Col.,	4s,	1904,			15,000.00	15,000.00	15,000.00
" " . . .	4s,	1907,			10,000.00	10,000.00	10,000.00
Saginaw, Mich.,	4½s,	1904,			5,000.00	5,000.00	5,343.50
Detroit, " . . .	7s,	1904,			1,000.00	1,000.00	1,286.10
St. Louis, Mo., gold,	4s,	1911,			4,866.50	4,866.50	5,162.86
" " " " . . .	5s,	1900,			3,000.00	3,000.00	3,204.90
Camden, N. J.,	4½s,	1922,			10,000.00	10,000.00	11,546.00
Trenton, " . . .	4s,	1917,			9,000.00	9,000.00	9,543.50
" " . . .	4s,	1900-1909,			20,000.00	20,000.00	20,332.00
Lexington, Ky.,	4½s,	1920,			11,000.00	11,000.00	12,048.30
" " . . .	4½s,	1904,			9,000.00	9,000.00	9,406.80
Grand Rapids, Mich.,	4½s,	1912,			15,000.00	15,000.00	16,909.50
Providence, R. I., reg., gold,	5s,	1906,			5,000.00	5,000.00	5,800.00
" " " coupon, " . . .	5s,	1906,			1,000.00	1,000.00	1,160.00
Boston, Mass., reg., gold,	5s,	1905,			2,000.00	2,000.00	2,296.80
Cincinnati, Ohio,	7s,	1897,			1,000.00	1,000.00	1,061.10
" " " gold,	6s,	1906,			3,000.00	3,000.00	3,649.20
" " . . .	7¾s,	1902,			1,000.00	1,000.00	1,185.00
Derby, Conn.,	4s,	1914,			5,000.00	5,000.00	5,203.50
Toledo, Ohio,	4s,	1925,			5,000.00	5,000.00	5,100.00
" " . . .	4s,	1917,			1,000.00	1,000.00	1,007.50
" " . . .	4½s,	1919,			5,000.00	5,000.00	5,287.50
Bridgeport, Conn.,	4s,	1919,			7,000.00	7,000.00	7,437.50
Town of Orange, Conn., gold,	4s,	1916,			5,000.00	5,000.00	5,187.50
Totals,				\$	240,866.50	240,866.50	257,067.06
RAILROAD BONDS.							
Morris & Essex,	7s,	1914,		\$	7,000.00	7,000.00	9,800.00
Central Ohio, gold,	4½s,	1930,			10,000.00	10,000.00	10,100.00
New London Northern,	5s,	1910,			2,000.00	2,000.00	2,100.00
Northwestern Union, gold,	7s,	1917,			2,000.00	2,000.00	2,760.00
Totals,				\$	21,000.00	21,000.00	24,760.00

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
7 shares	Nat. New Haven, New Haven, Conn., \$	700.00	700.00	1,190.00
160	“ Merchants Nat'l, “ “	8,000.00	8,000.00	8,000.00
50	“ Yale National, “ “	5,000.00	5,000.00	5,900.00
500	“ New Haven County, “ “	5,000.00	5,000.00	6,750.00
14	“ Nation'l Tradesmen's, “ “	1,400.00	1,400.00	1,960.00
2	“ Second National, “ “	200.00	200.00	340.00
320	“ Ansonia “ Ansonia, “	16,000.00	16,000.00	25,600.00
70	“ Birmingham Nat., Derby, “	7,000.00	7,000.00	12,250.00
48	“ Pequonnock “ Bridgeport, “	4,800.00	4,800.00	7,200.00
37	“ Connecticut “ “ “	3,700.00	3,700.00	5,735.00
50	“ Nat. Bk. of Norwalk, Norwalk, “	5,000.00	5,000.00	5,800.00
100	“ Merchants Ex. Nat., New York City, “	5,000.00	5,000.00	5,600.00
50	“ Central National, “ “	5,000.00	5,000.00	6,250.00
100	“ Nat. Shoe & Leather, “ “	10,000.00	10,000.00	10,000.00
50	“ Nat. Bk. of Commerce, “ “	5,000.00	5,000.00	10,000.00
50	“ American Exch. Nat., “ “	5,000.00	5,000.00	8,250.00
50	“ Ninth National, “ “	5,000.00	5,000.00	5,500.00
35	“ Third “ “ “	3,500.00	3,500.00	3,640.00
Totals,		\$ 95,300.00	95,300.00	129,465.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,864; total amount, \$604,429.50
2	Number of depositors having \$1,000 and not over \$2,000,	269; total amount, 355,269.60
3	Number of depositors having over \$2,000 and not over \$10,000,	77; total amount, 238,634.92
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	4,210; total deposits, \$1,198,334.02
6	Largest amount due a single depositor,	7,573.86
7	Number of accounts opened during the past year, 677; number closed, 577; increase, 100.	
8	Amount deposited, including interest credited, during the past year,	383,604.82
9	Amount withdrawn during the past year,	312,787.21
10	Amount of increase,	70,817.61
11	Amount of income received the past year,	59,536.93
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$22,-038.17 and \$22,873.96; when paid, January 1, 1896, and July 1, 1896,	44,912.13
13	State tax the past year,	2,766.57
14	Expenses the past year, including salaries,	6,253.55
15	What amount of collateral and personal loans is past due,	None.

THE SAVINGS BANK OF ANSONIA.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	What amount of paper and loans of every description was charged off the past year, Real estate foreclosure,	\$110.48
17	Amount of assets yielding no income the past year,	13,500.00
18	Loans on real estate — are they all first mortgage?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	30,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	12,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 2 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	About 1 per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Monday in July.

OFFICERS — President, William B. Bristol; Vice-President, Henry J. Smith; Treasurer, Franklin Burton; Directors or Trustees, Jonah C. Platt, Lockwood Hotchkiss, Franklin Burton, William H. Mathews, Frederick A. Lines, Walter Perry, Norman Sperry, W. N. Clark, Jr.

SAVINGS BANK OF DANBURY.

HENRY C. RYDER, Treasurer.

INCORPORATED, 1849.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$1,911,556.50	Whole Amt. of Deposits, . . .	\$2,834,166.60
Loans on Collateral Sec'ty, . . .	16,710.00	Surplus Account, . . .	180,000.00
Loans on Pers'l Sec'ty only, . . .	138,249.67	Interest Account, . . .	61,814.38
Town, City, and Corpora- tion Bonds, . . .	120,000.00		
Town, City, and Borough Notes and Orders, . . .	221,000.00		
School District Notes and Orders, . . .	68,051.31		
Railroad Bonds, . . .	461,000.00		
Bank Stocks in Connecticut, . . .	31,300.00		
Bank Stocks in other States, . . .	26,778.00		
Real Estate by Foreclosure, . . .	1,500.00		
Banking House, . . .	16,000.00		
Tax titles, . . .	1,400.00		
Cash in banks, . . .	39,158.61		
Cash in vault, . . .	23,276.89		
Total Assets, . . .	\$3,075,980.98	Total Liabilities, . . .	\$3,075,980.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Danbury,	\$ 73,000.00	73,000.00	73,000.00
City of Danbury,	144,000.00	144,000.00	144,000.00
Borough of Bethel,	1,000.00	1,000.00	1,000.00
Town of Redding,	3,000.00	3,000.00	3,000.00
Totals,	\$ 221,000.00	221,000.00	221,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center, of Danbury,	\$ 63,500.00	63,500.00	63,500.00
South Center, "	2,720.00	2,720.00	2,720.00
Deer Hill, "	1,600.00	1,600.00	1,600.00
Miry Brook, "	106.31	106.31	106.31
Westville, "	125.00	125.00	125.00
Totals,	\$ 68,051.31	68,051.31	68,051.31

SAVINGS BANK OF DANBURY.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Cincinnati, Ohio,	7 ³ / ₁₀ s,	1899,	\$	1,000.00	1,000.00	1,000.00
“ “	7 ³ / ₁₀ s,	1902,	.	18,000.00	18,000.00	20,000.00
“ “	7 ³ / ₁₀ s,	1906,	.	5,000.00	5,000.00	6,000.00
“ “	6s,	1906,	.	16,000.00	16,000.00	18,000.00
Duluth,	6s,	1896,	.	2,000.00	2,000.00	2,000.00
“	6s,	1897,	.	2,000.00	2,000.00	2,000.00
“	6s,	1898,	.	2,000.00	2,000.00	2,000.00
“	6s,	1899,	.	2,000.00	2,000.00	2,000.00
Milwaukee, Wis.,	7s,	1901,	.	3,000.00	3,000.00	3,000.00
“ “	7s,	1902,	.	16,000.00	16,000.00	16,000.00
New Albany, Ind.,	5s,	1915,	.	25,000.00	25,000.00	25,000.00
Pueblo, Col.,	6s,	1902,	.	11,000.00	11,000.00	11,000.00
“ “	6s,	1905,	.	2,000.00	2,000.00	2,000.00
“ “	6s,	1906,	.	4,000.00	4,000.00	4,000.00
Wichita, Kan.,	5s,	1910,	.	10,000.00	10,000.00	10,000.00
Hartford, Conn.,	6s,	1897,	.	1,000.00	1,000.00	1,000.00
Totals,	.	.	\$	120,000.00	120,000.00	125,000.00
RAILROAD BONDS.						
Bald Eagle Valley,	6s,	1910,	\$	6,000.00	6,000.00	6,000.00
Buffalo, New York & Erie,	7s,	1916,	.	13,000.00	13,000.00	15,600.00
Chicago, Milwaukee & St. Paul:—						
Chicago & Milwaukee,	7s,	1903,	.	10,000.00	10,000.00	11,500.00
Dubuque Division,	6s,	1920,	.	10,000.00	10,000.00	11,500.00
Southwestern Division,	6s,	1909,	.	5,000.00	5,000.00	5,500.00
Wisconsin Valley,	7s,	1909,	.	20,000.00	20,000.00	22,000.00
Chicago & Northwestern:—						
Chicago & Milwaukee,	7s,	1898,	.	10,000.00	10,000.00	10,000.00
Chicago & Tomah,	6s,	1905,	.	25,000.00	25,000.00	27,000.00
Des Moines Division,	7s,	1907,	.	15,000.00	15,000.00	16,000.00
Maple River,	7s,	1897,	.	9,000.00	9,000.00	9,000.00
Mil., Lake Shore & Western,	6s,	1921,	.	19,000.00	19,000.00	22,000.00
“ “ “	6s,	1924,	.	20,000.00	20,000.00	23,000.00
Northwestern Union,	7s,	1917,	.	17,000.00	17,000.00	20,000.00
Ottumwa,	5s,	1907,	.	13,000.00	13,000.00	13,000.00
Chicago, Rock Island & Pacific:—						
Chicago & Southwestern,	7s,	1899,	.	10,000.00	10,000.00	10,000.00
Central Ohio,	4 ¹ / ₂ s,	1930,	.	25,000.00	24,000.00	24,000.00
N. Y., New Haven & Hartford:—						
Danbury & Norwalk,	6s,	1920,	.	5,000.00	5,000.00	6,000.00
Delaware & Hudson Canal Co.,	7s,	1917,	.	20,000.00	20,000.00	25,000.00
Greene,	7s,	1902,	.	30,000.00	30,000.00	32,000.00
Iowa Falls & Souix City,	7s,	1917,	.	20,000.00	20,000.00	24,000.00
Long Island,	4s,	1932,	.	20,000.00	20,000.00	20,000.00
Milwaukee & Madison,	6s,	1905,	.	15,000.00	15,000.00	16,000.00
Morris & Essex,	7s,	1914,	.	50,000.00	50,000.00	65,000.00

SAVINGS BANK OF DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

15	What amount of collateral and personal loans is past due, . . .	None.
16	What amount of paper and loans of every description was charged off the past year, . . .	\$1,000.00
17	Amount of assets yielding no income the past year, . . .	3,000.00
18	Loans on real estate—are they all first mortgages? All but one of	3,000.00
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation, . . .	59,900.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation, . . .	20,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation, . . .	6,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, . . .	5 per cent.
23	What is the per cent. per annum of income on all other real estate owned, . . .	None.
24	Date of annual meeting of incorporators to elect trustees or directors, . . .	June.
25	Date of annual meeting to elect president, treasurer, and other officers, . . .	June.

OFFICERS.—President, John W. Bacon; Treasurer, Henry C. Ryder; Directors or Trustees, John W. Bacon, Henry C. Ryder, Lyman D. Brewster, James Osborne, Alfred N. Wildman, Dwight E. Rogers, Frank E. Hartwell, Henry M. Robinson, Howard H. Woodman, David McLean.

SAVINGS BANK OF NEW BRITAIN.

W. F. WALKER, Treasurer.

INCORPORATED, 1862.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,915,453.00	Whole Am't of Deposits, \$2,732,682.36
Loans on Collateral Security, 161,740.00	Surplus Account, . . . 105,000.00
Loans on Personal Sec'y only, 67,778.21	Interest Account, . . . 125,115.72
United States Bonds, . . . 700.00	Profit and Loss Account, . . 16,190.96
Town, City, and Corpora- tion Bonds, 223,000.00	Rent Account, 963.80
Town, City, and Borough Notes and Orders, . . . 4,000.00	
Railroad Bonds, 384,500.00	
Bank Stocks in Connecticut, 136,600.00	
Bank Stock in other States, 38,000.00	
Real Estate by Foreclosure, 3,843.75	
Banking House, 10,000.00	
Tax Account, 952.51	
Insurance Account, . . . 39.62	
Expense Account, 1,787.98	
Cash in banks, 25,729.94	
Cash in vault, 5,827.83	
Total Assets, . . . \$2,979,952.84	Total Liabilities, . . \$2,979,952.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, registered, \$	500.00	500.00	530.00
“ “ coupon,	200.00	200.00	212.00
Totals, \$	700.00	700.00	742.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Berlin, Conn., orders, \$	4,000.00	4,000.00	4,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of New Britain, Conn., 7s, 1898, \$	11,000.00	11,000.00	11,770.00
“ “ “ 4s, 1908,	35,000.00	35,000.00	35,350.00
“ “ “ 4s, 1899,	15,000.00	15,000.00	15,000.00
“ Boston, Mass., 4s, 1910,	20,000.00	20,000.00	20,300.00
“ Columbus, Ohio, 6s, 1905,	5,000.00	5,000.00	5,950.00
“ “ “ 6s, 1904,	1,000.00	1,000.00	1,190.00
“ “ “ 5s, 1913,	25,000.00	25,000.00	28,250.00
“ Chicago, Ill., 4s, 1921,	10,000.00	10,000.00	10,200.00
“ New Albany, Ind., 5s, 1915,	15,000.00	15,000.00	16,950.00

SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.							
City of Milwaukee, Wis.,	7s,	1902,	\$		4,000.00	4,000.00	4,500.00
“ St. Paul, Minn.,	7s,	1898,			10,000.00	10,000.00	10,570.00
“ Duluth, “	6s,	1899,			4,000.00	4,000.00	4,200.00
“ “ “	6s,	1901,			10,000.00	10,000.00	10,700.00
“ Omaha, Neb.,	5s,	1912,			15,000.00	15,000.00	16,200.00
“ “ “	5s,	1907,			4,000.00	4,000.00	4,250.00
“ Cincinnati, Ohio,	6s,	1904,			14,000.00	14,000.00	15,540.00
“ Sioux City, Iowa,	4½s,	1920,			10,000.00	10,000.00	10,500.00
“ Superior, Wis.,	6s,	1910,			15,000.00	15,000.00	17,700.00
Totals,			\$		223,000.00	223,000.00	239,120.00
RAILROAD BONDS.							
New York, Providence & Boston,	4s,	1901,	\$		10,000.00	10,000.00	10,000.00
N. Y. Central & Hudson River,	7s,	1903,			20,000.00	20,000.00	23,000.00
Del. & Hudson Canal Co. (Pa. Div.),	7s,	1917,			25,000.00	25,000.00	33,750.00
Iowa Falls & Sioux City,	7s,	1917,			15,000.00	15,000.00	20,250.00
Chicago & Northwestern, N. W. Un.,	7s,	1917,			55,000.00	55,000.00	75,350.00
Greene (Guar. by Del., Lack. & West.),	7s,	1902,			25,000.00	25,000.00	28,500.00
Chicago, Milwaukee & St. Paul:—							
Chic. & Milwaukee Div.,	7s,	1903,			10,000.00	10,000.00	11,600.00
Dubuque,	6s,	1920,			10,000.00	10,000.00	12,400.00
Wisconsin Valley,	7s,	1909,			11,500.00	11,500.00	14,300.00
Delaware & Bound Brook,	7s,	1905,			20,000.00	20,000.00	24,000.00
Cedar Rapids & Missouri River,	7s,	1916,			15,000.00	15,000.00	19,500.00
Joliet & Northern Indiana,	7s,	1907,			15,000.00	15,000.00	18,000.00
Des Moines & Minneapolis,	7s,	1907,			10,000.00	10,000.00	11,500.00
Atchison, Topeka & Santa Fe,	4s,	1899,			5,000.00	5,000.00	3,700.00
Evansville & Terre Haute,	5s,	1930,			15,000.00	15,000.00	16,200.00
Pitts., McKeesp't & Youghiogeny,	6s,	1932,			50,000.00	50,000.00	63,000.00
Terre Haute & Indianapolis,	5s,	1925,			20,000.00	20,000.00	21,600.00
St. Paul, Minneapolis & Manitoba,	6s,	1910,			20,000.00	20,000.00	23,000.00
Central Ohio,	4½s,	1930,			5,000.00	5,000.00	5,000.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,			10,000.00	10,000.00	10,400.00
Phila., Harrisburg & Pittsburgh,	5s,	1925,			8,000.00	8,000.00	8,600.00
No. R. R. of New Jersey,	6s,	1917,			10,000.00	10,000.00	12,000.00
Totals,			\$		384,500.00	384,500.00	465,650.00
BANK STOCKS.							
350 shares New Britain Nat'l,		New Britain,	\$		35,000.00	35,000.00	50,000.00
100 “ Mechanics “		Hartford,			10,000.00	10,000.00	12,000.00
181 “ Hartford “		“			18,100.00	18,100.00	24,900.00
120 “ Phoenix “		“			12,000.00	12,000.00	13,800.00
75 “ Mercantile “		“			7,500.00	7,500.00	6,000.00
33 “ Farm. & Mch. “		“			3,300.00	3,300.00	3,600.00

SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
100 shares	First	National,	Hartford, \$	10,000.00	10,000.00	11,000.00
61	"	Ætna	"	6,100.00	6,100.00	8,500.00
64	"	City,	"	6,400.00	5,600.00	6,400.00
100	"	National Exchange,	"	5,000.00	5,000.00	6,000.00
250	"	New Haven Co. Nat.,	New Haven,	2,500.00	2,500.00	3,000.00
45	"	National Tradesmen,	"	4,500.00	4,500.00	6,300.00
50	"	Second National,	"	5,000.00	5,000.00	8,000.00
20	"	Deep River	Deep River,	2,000.00	2,000.00	2,200.00
90	"	Second	Norwich,	9,000.00	9,000.00	9,000.00
10	"	Danbury	Danbury,	1,000.00	1,000.00	1,000.00
150	"	Nat. B'k of Commerce,	New York,	15,060.00	15,000.00	28,000.00
50	"	Hanover National,	"	5,000.00	5,000.00	15,000.00
50	"	Amer. Ex.	"	5,000.00	5,000.00	8,000.00
50	"	Third	"	5,000.00	5,000.00	5,300.00
5	"	Imp. & Trad.	"	500.00	500.00	2,500.00
100	"	National Broadway,	"	2,500.00	2,500.00	5,750.00
50	"	National Park,	"	5,000.00	5,000.00	12,500.00
Totals,				\$ 175,400.00	174,600.00	248,750.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	7,343; total amount,	\$1,138,552.51
2	Number of depositors having \$1,000 and not over \$2,000,	555; total amount,	726,582.29
3	Number of depositors having over \$2,000 and not over \$10,000,	254; total amount,	846,618.03
4	Number of depositors having over \$10,000,	2; total amount,	20,929.53
5	Total number of depositors,	8,154; total deposits,	\$2,732,682.36
6	Largest amount due a single depositor,		10,496.01
7	Number of accounts opened during the past year, 1,540; num- closed, 1,195; increase, 345.		
8	Amount deposited, including interest credited, during the past year,		806,857.78
9	Amount withdrawn during the past year,		639,111.07
10	Amount of increase,		167,746.71
11	Amount of income received the past year,		153,187.87
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amount, \$49,637.60 and \$52,025.93; when paid, Jan., 1896, and July, 1896,		101,663.53
13	State tax the past year,		6,422.04
14	Expenses the past year, including salaries,		6,973.52
15	What amount of collateral and personal loans is past due,		None.

SAVINGS BANK OF NEW BRITAIN.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	\$10,000.00
18	Loans on real estate—are they all first mortgage?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	65,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	20,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	26,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	4 per cent.
2	What is the per cent. per annum of income on all other real estate owned?	3 p.c. (and office)
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Wednesday in July.

OFFICERS.—President, Levi S. Wells; Treasurer, Wm. F. Walker; Directors, Levi S. Wells, T. W. Stanley, Philip Corbin, J. H. Pickett, J. B. Talcott, H. E. Russell, W. F. Walker, T. S. Bishop, C. S. Landers.

THE SAVINGS BANK OF NEW LONDON.

WALTER LEARNED, Treasurer.

INCORPORATED, 1827.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,161,235.00	Whole Am't of Deposits, \$4,689,683.83
Loans on Collateral Security, 133,150.00	Surplus Account, . . . 398,796.40
United States Bonds, . . . 200,000.00	Interest Account, . . . 69,056.71
State Bonds, 9,167.55	Real Estate Rents, 1,017.94
Town, City, and Corp. B'ds, 1,897,000.00	
Railroad Bonds, 1,247,800.00	
Railroad Stocks, 57,700.00	
Bank Stocks in Connecticut, 99,650.00	
Bank Stocks in other States, 147,680.00	
Real Estate by Foreclosure, 135,891.97	
Banking House, 20,000.00	
Tax Account, 5,570.96	
Expense Account, 2,365.82	
Profit and Loss Account, . . 186.54	
Cash in banks, 26,423.04	
Cash in vault, 14,734.00	
Total Assets, \$5,158,554.88	Total Liabilities, . . \$5,158,554.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	25,000.00	25,000.00	27,125.00
" " Coupon,	85,000.00	85,000.00	92,225.00
" 1925, Registered,	65,000.00	65,000.00	76,050.00
" " Coupon,	25,000.00	25,000.00	29,250.00
Totals, \$	200,000.00	200,000.00	224,650.00
STATE BONDS.			
Washington, 7s, warrants, \$	9,167.55	9,167.55	9,350.90
RAILROAD STOCKS.			
Boston & Albany, \$	7,000.00	7,000.00	14,350.00
Boston & Lowell,	4,000.00	4,000.00	8,160.00
Michigan Central,	7,200.00	7,200.00	6,480.00
New York Central & Hudson River, . . .	16,000.00	16,000.00	14,720.00
New York, New Haven & Hartford, . . .	23,500.00	23,500.00	39,950.00
Totals, \$	57,700.00	57,700.00	83,660.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
City of Boston,	3½s,	1919,	\$	152,000.00	152,000.00	155,040.00
“ Brooklyn, Water,	6s,	1899,		14,000.00	14,000.00	14,840.00
“ “ Bridge,	7s,	1913,		50,000.00	50,000.00	71,000.00
“ “ Park,	7s,	1915,		10,000.00	10,000.00	14,500.00
“ Buffalo,	7s,	1919,		41,000.00	41,000.00	62,320.00
“ Omaha,	5s,	1903,		25,000.00	25,000.00	26,500.00
“ Chicago,	7s,	1898–1899,		15,000.00	15,000.00	18,750.00
“ “ Lake View,	4s,	1908,		13,000.00	13,000.00	13,260.00
“ Cincinnati,	6s,	1906–1909,		35,000.00	35,000.00	40,250.00
“ “	7s,	1908,		27,000.00	27,000.00	33,750.00
“ “	7½s,	1902–1906,		62,000.00	62,000.00	73,780.00
“ Cleveland,	6s,	1897–1898,		18,000.00	18,000.00	18,720.00
“ Louisville,	7s,	1901–1903,		36,000.00	36,000.00	41,040.00
“ “	5s,	1911,		10,000.00	10,000.00	10,500.00
“ “	4s,	1928–1930,		22,000.00	22,000.00	22,990.00
“ “ So. Lou'v'le,	6s,	1912,		35,000.00	35,000.00	43,400.00
“ Middletown,	6s,	1901,		23,000.00	23,000.00	25,300.00
“ Milwaukee,	7s,	1902,		17,000.00	17,000.00	19,720.00
“ Minneapolis,	7s,	1901–1902,		11,000.00	11,000.00	12,760.00
“ “	8s,	1899,		2,000.00	2,000.00	2,200.00
“ “	4½s,	1902,		10,000.00	10,000.00	10,400.00
“ “	4½s,	1913–1914,		18,000.00	18,000.00	19,260.00
“ Kansas City,	4s,	1910,		25,000.00	25,000.00	25,500.00
“ “	8s,	1896–1897,		2,000.00	2,000.00	2,080.00
“ New London, Water,	7s,	1900,		80,000.00	80,000.00	89,600.00
“ “ Fund'g,	7s,	1905,		5,000.00	5,000.00	6,150.00
“ “ School,	4s,	1920,		63,000.00	63,000.00	68,040.00
“ New York, Dock,	7s,	1901,		71,000.00	71,000.00	82,360.00
“ Superior, Wis.,	6s,	1910,		5,000.00	5,000.00	5,500.00
“ Portland, Me.,	6s,	1907,		3,000.00	3,000.00	3,660.00
“ Joliet, Ill.,	4½s,	1910,		15,000.00	15,000.00	15,900.00
“ Rochester,	7s,	1903,		20,000.00	20,000.00	24,400.00
“ Lexington, Ky.,	4s,	1935,		25,000.00	25,000.00	26,250.00
“ Columbus,	4s,	1910,		2,000.00	2,000.00	2,040.00
“ “	4s½,	1921,		15,000.00	15,000.00	16,500.00
“ “	5s,	1901–1908,		22,000.00	22,000.00	23,760.00
“ “	5s,	1910,		15,000.00	15,000.00	16,500.00
“ “	5s,	1913,		50,000.00	50,000.00	56,000.00
“ St. Louis,	6s,	1899,		15,000.00	15,000.00	15,900.00
“ “	6s,	1905,		16,000.00	16,000.00	18,400.00
“ South Bend, Ind.,	6s,	1900–1904,		15,000.00	15,000.00	16,500.00
“ St. Paul,	4½s,	1917–1921,		76,000.00	76,000.00	82,080.00
“ “	5s,	1909–1915,		15,000.00	15,000.00	16,800.00
“ “	7s,	1898–1903,		12,000.00	12,000.00	13,200.00
“ Waterbury,	4s,	1910,		30,000.00	30,000.00	31,500.00
“ “	4s,	1919,		10,000.00	10,000.00	10,800.00
“ Sioux City,	4½s,	1908–1913,		68,000.00	68,000.00	69,360.00
“ Springfield, Ohio,	5s,	1914–1915,		19,000.00	19,000.00	20,520.00
“ Los Angeles,	4½s,	1907–1916,		6,000.00	6,000.00	6,360.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.				
City of Los Angeles,	4½s, 1923-'35, \$	15,000.00	15,000.00	16,500.00
“ “	5s, 1907,	3,000.00	3,000.00	3,270.00
“ Duluth,	5s, 1918-1923,	6,000.00	6,000.00	6,720.00
“ “	6s, 1908,	6,000.00	6,000.00	7,080.00
“ Muskegon,	5s, 1907-1909,	20,000.00	20,000.00	21,000.00
“ Dayton,	5s, 1915-1919,	65,000.00	65,000.00	72,800.00
“ Canton,	5s, 1905-1907,	15,000.00	15,000.00	16,200.00
“ Portland, Ore. (E. P.),	6s, 1921,	25,000.00	25,000.00	28,750.00
District of Columbia,	6s, 1902,	13,000.00	13,000.00	15,080.00
“ “	5s, 1899,	20,000.00	20,000.00	21,000.00
Town of Montville,	6s, 1906,	30,000.00	30,000.00	36,000.00
“ New Britain,	4s, 1920-1928,	20,000.00	20,000.00	21,200.00
“ East Lyme,	4½s, 1905,	4,000.00	4,000.00	4,280.00
“ Naugatuck,	4s, 1907-1912,	25,000.00	25,000.00	26,500.00
“ Vernon,	4s, 1922,	50,000.00	50,000.00	54,000.00
“ Wallingford,	4s, 1912-1914,	33,000.00	33,000.00	34,980.00
“ Ansonia,	4s, 1912,	15,000.00	15,000.00	15,900.00
“ West Hartford,	4s, 1910,	5,000.00	5,000.00	5,300.00
“ Windsor Locks,	4s, 1922,	25,000.00	25,000.00	27,000.00
“ Bethel,	4s, 1919,	10,000.00	10,000.00	10,700.00
Borough of Norwalk,	4s, 1907,	50,000.00	50,000.00	53,000.00
“ Bristol,	4s, 1920-1925,	20,000.00	20,000.00	21,600.00
“ Willimantic,	4s, 1914,	25,000.00	25,000.00	26,750.00
Sec. N. Sch. Dist., Hartford,	4s, 1924,	6,000.00	6,000.00	6,480.00
New Haven City School Dist,	4s, 1929-1934,	20,000.00	20,000.00	21,800.00
M'tg Ho. Sc. Dist., Greenw'h,	4s, 1913,	25,000.00	25,000.00	26,750.00
Totals,		\$1,897,000.00	1,897,000.00	2,116,580.00
RAILROAD BONDS.				
Chicago, Rock Island & Pacific,	6s, 1917, \$	60,000.00	60,000.00	73,200.00
Morris & Essex,	7s, 1914,	117,500.00	117,500.00	162,150.00
N. Y. Central & Hudson River,	4s, 1905,	25,000.00	25,000.00	25,500.00
N. Y., Providence & Boston,	4s, 1901,	20,000.00	20,000.00	20,400.00
N. Y., N. H. & Hartford,	4s, 1903,	10,000.00	10,000.00	10,500.00
“ “ Deb.,	4s, 1903,	9,300.00	9,300.00	11,997.00
Greene,	7s, 1902,	25,000.00	25,000.00	29,000.00
Chicago & Southwestern,	7s, 1899,	71,500.00	71,500.00	76,505.00
Iowa Falls & Sioux City,	7s, 1917,	8,000.00	8,000.00	10,720.00
Del. & Hud. Canal Co., Pa. Div.,	7s, 1917,	130,000.00	130,000.00	18,200.00
Delaware & Bound Brook,	7s, 1905,	41,000.00	41,000.00	50,020.00
New York & Harlem,	7s, 1900,	31,000.00	31,000.00	34,720.00
Rensselaer & Saratoga,	7s, 1921,	89,000.00	89,000.00	135,280.00
Illinois Central,	5s, 1921,	10,000.00	10,000.00	11,600.00
“ “	6s, 1898,	10,000.00	10,000.00	10,400.00
New York, Buffalo & Erie,	7s, 1916,	100,000.00	100,000.00	137,000.00
N. Y., Lackawanna & Western,	6s, 1921,	90,000.00	90,000.00	118,800.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	MARKET VALUE.	BOOK VALUE.
RAILROAD BONDS.—CONTINUED.			
Syracuse, Binghamton & N. Y., 7s, 1906, \$	40,000.00	40,000.00	50,000.00
Cedar Rapids & Missouri River, 7s, 1916,	37,500.00	37,500.00	50,250.00
Chicago & Northwestern:—			
Madison Extension, 7s, 1911,	25,000.00	25,000.00	32,000.00
Escanaba & Lake Superior, 7s, 1901,	10,000.00	10,000.00	11,200.00
Northwestern Union, 7s, 1917,	60,000.00	60,000.00	81,600.00
Chicago & Milwaukee, 7s, 1898,	42,000.00	42,000.00	43,680.00
Des Moines & Minneapolis, 7s, 1907,	5,000.00	5,000.00	6,100.00
Iowa Midland, 8s, 1900,	7,000.00	7,000.00	7,840.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point, 5s, 1910,	40,000.00	40,000.00	41,600.00
Southwestern Division, 6s, 1909,	10,000.00	10,000.00	11,600.00
Lake Superior “ 5s, 1921,	6,000.00	6,000.00	6,300.00
La Crosse & Davenport, 5s, 1919,	7,000.00	7,000.00	7,350.00
New London Northern, 5s, 1910,	5,000.00	5,000.00	5,600.00
Danbury & Norwalk, 5s, 1920,	25,000.00	25,000.00	29,000.00
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912,	6,000.00	6,000.00	7,680.00
Milwaukee, Lake Shore & Western:—			
Michigan Division, 6s, 1924,	7,000.00	7,000.00	8,750.00
Ashland “ 6s, 1925,	5,000.00	5,000.00	6,300.00
Milwaukee, Lake Shore & West., 6s, 1921,	30,000.00	30,000.00	36,900.00
Central Ohio, 4½s, 1930,	23,000.00	23,000.00	23,460.00
Chicago, Burlington & Quincy, 7s, 1903,	10,000.00	10,000.00	11,600.00
Totals, \$	1,247,800.00	1,247,800.00	1,414,802.00
BANK STOCKS.			
127 shares Commerce, New London, Conn., \$	12,700.00	12,700.00	15,875.00
100 “ City, “ “	10,000.00	10,000.00	13,000.00
373 “ Union, “ “	37,300.00	37,300.00	37,300.00
68 “ Whaling, “ “	1,700.00	1,700.00	2,465.00
366 “ Thames, Norwich, “	36,600.00	36,600.00	49,410.00
18 “ Middletown, Middletown, “	1,350.00	1,350.00	1,795.50
145 “ North America, New York City,	10,150.00	10,150.00	12,789.00
165 “ Metropolitan, “ “	330.00	330.00	330.00
27 “ Market and Fulton, “ “	2,700.00	2,700.00	5,670.00
30 “ Seventh, “ “	3,000.00	3,000.00	3,180.00
300 “ Phenix, “ “	6,000.00	6,000.00	6,120.00
556 “ Mechanics, “ “	13,900.00	13,900.00	26,410.00
15 “ Leather Manf., “ “	1,500.00	1,500.00	2,625.00
60 “ State of New York, “ “	6,000.00	6,000.00	6,300.00
44 “ Merchants Ex., “ “	2,200.00	2,200.00	2,420.00
140 “ Commerce, “ “	14,000.00	14,000.00	27,300.00
75 “ America, “ “	7,500.00	7,500.00	23,250.00
134 “ Merchants, “ “	6,700.00	6,700.00	8,777.00
40 “ Corn Exchange, “ “	4,000.00	4,000.00	11,000.00
174 “ Continental, “ “	17,400.00	17,400.00	22,620.00
50 “ City, “ “	5,000.00	5,000.00	25,000.00

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
201 shares American Ex., New York City, \$	20,100 00	20,100.00	33,567.00
100 " Nassau, " "	5,000.00	5,000.00	7,500.00
80 " Fourth, " "	8,000.00	8,000.00	14,560.00
100 " U. S. Trust Co., " "	10,000.00	10,000.00	105,000.00
42 " City, Albany, N. Y.,	4,200.00	4,200 00	3,570.00
Totals, \$	247,330.00	247,330.00	467,833.50

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,530; total amount,	\$1,738,913.80
2	Number of depositors having \$1,000 and not over \$2,000,	946; total amount,	1,121,759.08
3	Number of depositors having over \$2,000 and not over \$10,000,	515; total amount,	1,819,010.89
4	Number of depositors having over \$10,000,	1; total amount,	10,000.06
5	Total number of depositors,	7,992; total deposits,	\$4,689,683.83
6	Largest amount due a single depositor,		10,000.06
7	Number of accounts opened during the past year, 1,299; number closed, 1,027; increase, 272.		
8	Amount deposited, including interest credited, during the past year,		899,870.34
9	Amount withdrawn during the past year,		659,342.85
10	Amount of increase,		240,527.49
11	Amount of income received the past year,		291,520.60
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amounts, \$85,970.09 and \$88,865.70; when paid, January 1, 1896, and July 1, 1896,		174,835.79
13	State tax the past year,		10,794.88
14	Expenses the past year, including salaries,		8,918.03
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year?		None.
17	Amount of assets yielding no income the past year,		42,880 00
18	Loans on real estate— are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		95,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		28,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		$3\frac{58}{100}$ per cent.
23	What is the per cent. per annum of income on all other real estate owned,		None

THE SAVINGS BANK OF NEW LONDON.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- 24 Date of annual meeting of incorporators to elect trustees or
directors, First Tuesday in June.
- 25 Date of annual meeting to elect president, treasurer, and
other officers, First Tuesday in June.

OFFICERS.—President, William H. Chapman; Treasurer, Walter Learned;
Directors or Trustees, Charles Barns, Robert Coit, Horace Coit, James Hislop,
Walter Learned, Frank L. Palmer, William Belcher, Horace C. Learned.

THE SAVINGS BANK OF ROCKVILLE.

LEBBEUS BISSELL, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$940,612.00	Whole Amt. of Deposits, . . .	\$1,447,917.53
Loans on Collateral Security, . . .	93,125.00	Surplus Account, . . .	55,000.00
Loans on Personal Sec'y only, . . .	51,202.00	Interest Account, . . .	29,309.85
Town, City, and Corporation Bonds, . . .	98,500.00		
Railroad Bonds, . . .	26,000.00		
Bank Stocks in Connecticut, . . .	171,790.00		
Bank Stocks in other States, . . .	72,300.00		
Real Estate by Foreclosure, . . .	5,173.75		
Banking House Fixtures, . . .	3,462.21		
Premium Account, . . .	20,000.00		
Cash in banks, . . .	42,322.33		
Cash in vault, . . .	7,740.09		
Total Assets, . . .	\$1,532,227.38	Total Liabilities, . . .	\$1,532,227.38

INVESTMENTS.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Middletown City School District, . . .	5s, . . .	1904, . . .	\$. . .	5,000.00	5,000.00	5,000.00
" " " " " " " " " " " "	5s, . . .	1905, . . .		5,000.00	5,000.00	5,000.00
" " " " " " " " " " " "	5s, . . .	1906, . . .		5,000.00	5,000.00	5,000.00
" " " " " " " " " " " "	5s, . . .	1907, . . .		5,000.00	5,000.00	5,000.00
" " " " " " " " " " " "	5s, . . .	1908, . . .		5,000.00	5,000.00	5,000.00
Springfield, Ill., City, . . .	5s, . . .	1901, . . .		2,500.00	2,500.00	2,500.00
Hartford Capitol, . . .	6s, . . .	1897, . . .		2,000.00	2,000.00	2,000.00
Denver, Col., . . .	6s, . . .	1901, . . .		10,000.00	10,000.00	10,000.00
" " " " " " " " " " " "	6s, . . .	1901, . . .		10,000.00	10,000.00	10,000.00
Omaha, Neb., . . .	4s, . . .	1910, . . .		10,000.00	10,000.00	10,500.00
Columbus, Ohio, . . .	4s, . . .	1910, . . .		10,000.00	10,000.00	10,125.00
Minneapolis, Min., . . .	4s, . . .	1917, . . .		20,000.00	20,000.00	20,600.00
Jackson, Mich., . . .	5s, . . .	1903, . . .		6,000.00	6,000.00	6,000.00
Louisville, Ky., . . .	6s, . . .	1897, . . .		3,000.00	3,000.00	3,120.00
Totals,			\$. . .	98,500.00	98,500.00	99,845.00
RAILROAD BONDS.						
Chic., Mil. & St. Paul, S. West Div., . . .	6s, . . .	1909, . . .	\$. . .	10,000.00	10,000.00	11,000.00
" " " " " " " " " " " "	6s, . . .	1920, . . .		10,000.00	10,000.00	11,000.00
Norwich & Worcester, . . .	6s, . . .	1897, . . .		3,000.00	3,000.00	3,000.00
Illinois Central, Springfield Division, . . .	6s, . . .	1898, . . .		3,000.00	3,000.00	3,000.00
Totals,			\$. . .	26,000.00	26,000.00	28,000.00

THE SAVINGS BANK OF ROCKVILLE. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
410 shares	First	National,	Rockville,	\$	41,000.00	41,000.00	41,000.00
147 "	Rockville	"	"		14,700.00	14,700.00	14,700.00
81 "	Ætna	"	Hartford,		8,100.00	8,100.00	11,340.00
491 "	American	"	"		24,550.00	24,550.00	33,380.00
40 "	City,	"	"		4,000.00	4,000.00	4,000.00
20 "	Farm. & Mech.	"	"		2,000.00	2,000.00	2,200.00
158 "	First	"	"		15,800.00	15,800.00	17,380.00
108 "	Hartford	"	"		10,800.00	10,800.00	15,120.00
200 "	Mercantile	"	"		20,000.00	19,960.00	14,600.00
78 "	National Exchange,	"	"		3,900.00	3,900.00	4,524.00
1 "	Charter Oak National,	"	"		100.00	100.00	90.00
122 "	Phœnix	"	"		12,200.00	12,200.00	14,396.00
2 "	State Bank,	"	"		200.00	180.00	200.00
95 "	Conn. Trust & Safe Dep. Co.,	"	"		9,500.00	9,500.00	15,675.00
5 "	First	National,	Meriden,		500.00	500.00	500.00
30 "	Home	"	"		3,000.00	3,000.00	3,750.00
15 "	Second	"	Norwich,		1,500.00	1,500.00	1,500.00
100 "	Continental,	"	New York,		10,000.00	10,000.00	13,000.00
300 "	Merchants,	"	"		15,000.00	15,000.00	19,500.00
25 "	National Bank of Commerce,	"	"		2,500.00	2,500.00	4,875.00
50 "	Central,	"	"		5,000.00	5,000.00	6,000.00
134 "	Shoe & Leather,	"	"		13,400.00	12,000.00	12,000.00
100 "	Ninth,	"	"		10,000.00	10,000.00	11,200.00
100 "	American Exchange,	"	"		10,000.00	10,000.00	16,500.00
256 "	National Broadway,	"	"		6,400.00	6,400.00	15,104.00
Totals,					\$ 244,150.00	244,090.00	292,534.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,685; total amount,	\$719,513.27
2	Number of depositors having \$1,000 and not over \$2,000,	265; total amount,	358,963.07
3	Number of depositors having over \$2,000 and not over \$10,000,	124; total amount,	357,224.73
4	Number of depositors having over \$10,000,	1; total amount,	12,216.46
5	Total number of depositors,	4,075; total deposits,	\$1,447,917.53
6	Largest amount due a single depositor,		12,216.46
7	Number of accounts opened during the past year, 454; number closed, 506; decrease, 52.		
8	Amount deposited, including interest credited, during the past year,		311,081.89

THE SAVINGS BANK OF ROCKVILLE. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

9	Amount withdrawn during the past year,	\$313,508.31
10	Amount of decrease,	2,426.42
11	Amount of income received the past year,	78,122.15
12	Dividends: Rate the past year, 4 per cent.; amount, \$27,- 706.10, and \$28,134.61; when paid, October, 1895, and April, 1896,	55,840.71
13	State tax the past year,	3,466.98
14	Expenses the past year, including salaries,	4,246.38
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year, Shoe & Leather National Bank,	13,400.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	70,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	25,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Tuesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Tuesday in July.

OFFICERS.—President, B. H. Bill; Treasurer, Lebbeus Bissell; Directors or Trustees, B. H. Bill, George Talcott, Wm. Butler, E. I. Smith, H. L. James, A. R. Goodrich, L. Bissell, F. L. Dickinson, J. C. Hammond, Jr., George Sykes, E. L. Heath.

SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$185,446.90	Whole Am't of Deposits, . .	\$386,691.03
Loans on Collateral Security, . .	43,763.50	Surplus Account, . . .	13,000.00
Loans on Personal Sec'y only, . .	36,205.42	Interest Account, . . .	10,381.39
United States Bonds, . . .	300.00		
Town, City, and Corpora- tion Bonds, . . .	26,178.66		
Town, City, and Borough Notes and Orders, . . .	9,350.00		
School Dist. Notes and Orders, . .	12,000.00		
Railroad Bonds, . . .	20,000.00		
Bank Stocks in Connecticut, . .	28,600.00		
Bank Stocks in other States, . .	6,000.00		
Real Estate by Foreclosure, . .	7,550.00		
Banking House, safe, and fixtures, . . .	2,500.00		
Insurance Account, . . .	703.19		
Premium Account, . . .	12,700.00		
Cash in banks, . . .	12,964.00		
Cash in vault, . . .	5,810.75		
Total Assets, . . .	\$410,072.42	Total Liabilities, . . .	\$410,072.42

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupon, \$	300.00	300.00	324.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, \$	8,350.00	8,350.00	8,350.00
Tolland County,	1,000.00	1,000.00	1,000.00
Totals, \$	9,350.00	9,350.00	9,350.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District, No. 2, Stafford, \$	12,000.00	12,000.00	12,000.00
TOWN, CITY, AND CORPORATION BONDS.			
Sioux City, Iowa, 6s, 1896, \$	1,200.00	1,200.00	1,200.00
" " 6s, 1897,	500.00	500.00	505.00
" " 6s, 1900,	500.00	500.00	520.00
" " 6s, 1912,	500.00	500.00	535.00

SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONTINUED.			
Omaha, Neb., 5s, 1896-1898, \$	5,000.00	5,000.00	5,200.00
Norwich, Conn., 5s, 1908,	1,000.00	1,000.00	1,100.00
Cincinnati, Ohio, 5s, 1897-1898,	478.66	478.66	491.00
“ “ 7s, 1908,	5,000.00	5,000.00	6,750.00
Columbus, “ 5s, 1900,	1,000.00	1,000.00	1,040.00
“ “ 4½s, 1902,	5,000.00	5,000.00	5,200.00
“ “ 6s, 1906,	2,000.00	2,000.00	2,080.00
“ “ 4s, 1908,	1,000.00	1,000.00	1,000.00
“ “ 4s, 1910,	1,000.00	1,000.00	1,000.00
Toledo, “ 4½s, 1910,	1,000.00	1,000.00	1,040.00
“ “ 4½s, 1912,	1,000.00	1,000.00	1,040.00
Totals, \$	26,178.66	26,178.66	28,701.00
RAILROAD BONDS.			
Louisiana & Mo. R., Gtd. by C. & A., 7s, 1900, \$	10,000.00	10,000.00	10,800.00
Northwest. Union, Gtd. by C. & N. W., 7s, 1917,	10,000.00	10,000.00	13,800.00
Totals, \$	20,000.00	20,000.00	24,600.00
BANK STOCKS.			
35 shares First National, Stafford Springs, \$	3,500.00	3,500.00	3,850.00
50 “ Second “ Norwich,	5,000.00	5,000.00	5,500.00
50 “ Thames “ “	5,000.00	5,000.00	7,250.00
50 “ Mercantile “ Hartford,	5,000.00	5,000.00	4,000.00
82 “ American “ “	4,100.00	4,100.00	5,740.00
60 “ City, “ “	6,000.00	6,000.00	6,120.00
50 “ Am. Ex. “ New York,	5,000.00	5,000.00	8,500.00
10 “ Union Square “ “	1,000.00	1,000.00	2,000.00
Totals, \$	34,600.00	34,600.00	42,960.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000.	1,312; total amount,	\$227,688.55
2	Number of depositors having \$1,000 and not over \$2,000,	74; total amount,	94,953.53
3	Number of depositors having over \$2,000 and not over \$10,000,	24; total amount,	64,048.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,410; total deposits,	\$386,691.03

SAVINGS BANK OF STAFFORD SPRINGS.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$4,774.63
7	Number of accounts opened during the past year, 118; number closed, 243; decrease, 125.	
8	Amount deposited, including interest credited, during the past year,	102,847.88
9	Amount withdrawn during the past year,	149,103.04
10	Amount of decrease,	46,255.16
11	Amount of income received the past year,	20,993.16
12	Dividends: Rate the past year, $1\frac{1}{2}$ per cent. and 2 per cent.; amount, \$6,307.28 and \$7,693.76; when paid, October 1, 1895, and April 1, 1896,	14,001.04
13	State tax the past year,	859.00
14	Expenses the past year, including salaries,	1,811.32
15	What amount of collateral and personal loans is past due,	10,788.00
16	What amount of paper and loans of every description was charged off the past year,	1,000.00
17	Amount of assets yielding no income the past year,	14,548.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	28,200.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	6,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	$5\frac{22}{100}$
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in July.

OFFICERS.—President, Charles Warren; Treasurer, Alvarado Howard; Directors or Trustees, Charles Warren, Andrew Whiton, E. K. Taft, Robbins Patten, Lucian Holt, A. Howard, Orrin Converse, M. H. Kinney, Smith W. Page, F. F. Patten.

THE SAVINGS BANK OF TOLLAND.

FRANK T. NEWCOMB, Treasurer.

INCORPORATED, 1841.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$88,421.37	Whole Amount of Deposits, \$157,401.96	
Loans on Collateral Security, . . .	7,440.00	Surplus Account, . . .	5,500.00
Loans on Personal Sec'y only, . . .	30,328.44	Interest Account, . . .	2,437.93
Town, City, and Borough		Profit and Loss Account, . . .	620.65
Notes and Orders, . . .	17,100.00		
Bank Stocks in Connecticut, . . .	13,600.00		
Bank Stocks in other States, . . .	2,000.00		
Banking House, . . .	1,000.00		
Tax Account, . . .	137.99		
Expense Account, . . .	467.27		
Cash in banks, . . .	4,908.86		
Cash in vault, . . .	556.61		
Total Assets, . . .	\$165,960.54	Total Liabilities, . . .	\$165,960.54

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Orders, Tolland County, \$	13,000.00	13,000.00	13,000.00
“ Town of Tolland,	2,500.00	2,500.00	2,500.00
“ “ Andover,	1,000.00	1,000.00	1,000.00
“ “ Bolton,	600.00	600.00	600.00
Totals, \$	17,100.00	17,100.00	17,100.00
BANK STOCKS.			
70 shares Rockville National, Rockville, \$	7,000.00	7,000.00	7,490.00
49 “ First “ “	4,900.00	4,900.00	5,390.00
13 “ Hartford Trust Co., Hartford,	1,300.00	1,300.00	1,625.00
4 “ Phoenix National, “	400.00	400.00	440.00
20 “ Shoe & Leather Nat., New York,	2,000.00	2,000.00	2,000.00
Totals, \$	15,600.00	15,600.00	16,945.00

THE SAVINGS BANK OF TOLLAND. — CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	458; total amount,	\$68,392.54
2	Number of depositors having \$1,000 and not over \$2,000,	39; total amount,	55,386.78
3	Number of depositors having over \$2,000 and not over \$10,000,	13; total amount,	33,622.64
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	510; total deposits,	\$157,401.96
6	Largest amount due a single depositor,		3,368.67
7	Number of accounts opened during the past year, 90; number closed, 108; decrease, 18.		
8	Amount deposited, including interest credited, during the past year,		161,186.08
9	Amount withdrawn during the past year,		174,545.55
10	Amount of decrease,		13,359.47
11	Amount of income received the past year,		8,843.91
12	Dividends: Rate the past year, 2 per cent., and 2 per cent.; amount, \$2,937.79 and \$2,942.47; when paid, January 1, 1896, and July 1, 1896,		5,880.26
13	State tax the past year,		275.99
14	Expenses the past year, including salaries,		1,477.82
15	What amount of collateral and personal loans is past due,		1,400.00
16	What amount of paper and loans of every description was charged off the past year,		535.58
17	Amount of assets yielding no income the past year, 20 shares Nat. Shoe & Leather Bank of New York,		2,000.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		4,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		4,100.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,		Fourth Monday in June.
25	Date of annual meeting to elect president, treasurer, and other officers,		Fourth Monday in June.

OFFICERS. — President, Charles Underwood; Treasurer, Frank T. Newcomb; Directors or Trustees, Charles Underwood, Nathan Pierson, Edmund Joslyn, Joseph P. Root, William D. Holman.

SHELTON SAVINGS BANK.

J. TOMLINSON, Treasurer.

INCORPORATED, 1893.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$39,250.00	Whole Amt. of Deposits, ,	\$65,650.14
Loans on Collateral Security, . . .	2,566.67	Surplus Account, . . .	223.00
Loans on Personal Sec'y only, . . .	2,800.00	Interest Account, . . .	125.63
Town and Borough Notes and Orders, . . .	16,611 42		
School District Notes and Orders, . . .	2,000.00		
Expense Account, . . .	15.25		
Participation Expenses, . . .	163.75		
Cash in banks, . . .	670.32		
Cash in vault, . . .	1,921.36		
Total Assets, . . .	\$65,998.77	Total Liabilities, . . .	\$65,998.77

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN AND BOROUGH NOTES AND ORDERS.			
Town of Huntington, \$	15,611.42	15,611.42	15,611.42
Borough of Shelton,	1,000.00	1,000.00	1,000.00
Totals, \$	16,611.42	16,611.42	16,611.42
SCHOOL DISTRICT NOTES AND ORDERS.			
Ferry School District, \$	1,000.00	1,000.00	1,000.00
French "	1,000.00	1,000.00	1,000.00
Totals, \$	2,000.00	2,000.00	2,000.00

MISCELLANEOUS ITEMS.

1 Number of depositors having less than \$1,000,	250; total amount,	\$40,242.90
2 Number of depositors having \$1,000 and not over \$2,000,	16; total amount,	20,968 88
3 Number of depositors having over \$2,000 and not over \$10,000,	2; total amount,	4,438.36
4 Number of depositors having over \$10,000,	0; total amount,	0
5 Total number of depositors,	268; total deposits,	\$65,650.14
6 Largest amount due a single depositor,		2,369.91

SHELTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

7	Number of accounts opened during the past year, 68; number closed, 22; increase, 46.	
8	Amount deposited, including interest credited, during the past year,	\$35,096.00
9	Amount withdrawn during the past year,	14,879.86
10	Amount of increase,	20,216.14
11	Amount of income received the past year,	2,575.66
12	Dividends: Rate the past year, $4\frac{1}{2}$ per cent.; amount, \$2,231.57; when paid, January 1, 1896, and July 1, 1896,	2,231.57
13	State tax the past year,	1.88
14	Expenses the past year, including salaries,	283.88
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	3,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	2,566.67
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Monday in January each year.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Monday in January each year.

OFFICERS.—President, Watson J. Miller; Treasurer, J. Tomlinson; Directors or Trustees, Frederick G. Perry, Henry N. Beardsley, Thomas H. Newcomb, Wesley L. Clarke, Henry Berry, Gould A. Shelton, Aaron R. Smith.

SOCIETY FOR SAVINGS, HARTFORD.

A. E. HART, Treasurer.

INCORPORATED, 1819.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$4,153,330.00	Whole Amt. of Deposits, \$16,747,852.22	
Loans on Collateral Security, . . .	560,199.00	Surplus Account, . . .	673,987.75
Loans on Pers'l Sec'y only, . . .	28,000.00	Interest Account, . . .	286,009.01
United States Bonds, . . .	509,000.00	Profit and Loss Account, . . .	2,293.23
State Bonds, . . .	505,335.63		
Town, City, and Corp. Bds., . . .	5,724,992.50		
Town, City, and Borough			
Notes and Orders, . . .	25,000.00		
School Dist. Notes and Orders, . . .	55,800.00		
Railroad Bonds, . . .	5,098,781.25		
Railroad Stocks, . . .	78,000.00		
Bank Stocks in Connecticut, . . .	230,793.00		
Bank Stocks in other States, . . .	18,620.00		
Real Estate by Foreclosure, . . .	32,743.60		
Banking House, . . .	75,000.00		
Tax Account, . . .	19,100.34		
Salary Account, . . .	8,672.00		
Expense Account, . . .	1,920.78		
Premium Account, . . .	5,683.00		
Suspense Account, . . .	465.58		
Rent, . . .	294.00		
Cash in banks, . . .	377,146.96		
Cash in vault, . . .	201,264.57		
Total Assets, . . .	\$17,710,142.21	Total Liabilities, . . .	\$17,710,142.21

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Currency 6s, due 1897,	\$ 29,000.00	29,000.00	29,290 00
“ “ “ 1898,	55,000.00	55,000.00	56,650.00
“ “ “ 1899,	75,000.00	75,000.00	78,000.00
Loan of 1894, 5 per cent.,	250,000.00	250,000 00	278,750.00
“ 1895, 4 “	100,000.00	100,000.00	117,000.00
Totals,	\$ 509,000.00	509,000.00	559,690.00
STATE BONDS.			
Connecticut, due 1910, 3 per cent.,	\$ 500,000.00	500,000.00	500,000.00
Washington Warrants,	5,335.63	5,335.63	5,335.63
Totals,	\$ 505,335.63	505,335.63	505,335.63

SOCIETY FOR SAVINGS, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Hartford, \$	25,000.00	25,000.00	25,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Arsenal School, Hartford, \$	43,000.00	43,000.00	43,000.00
Gravel Hill, "	500.00	500.00	500.00
Windsor, Windsor,	12,300.00	12,300.00	12,300.00
Totals, \$	55,800.00	55,800.00	55,800.00
RAILROAD STOCKS.			
New York, New Haven & Hartford, . . . \$	51,000.00	51,000.00	86,700.00
Atchison, Topeka & Santa Fe, preferred, .	56,500.00	27,000.00	11,865.00
Totals, \$	107,500.00	78,000.00	98,565.00
TOWN BONDS.			
Hartford, 4½s, 1905, \$	153,000.00	153,000.00	160,650.00
" 3s, 1909,	75,000.00	69,992.50	71,250.00
Meriden, 4½s, 1900-1912,	80,000.00	80,000.00	83,200.00
New Hartford, 4s, 1901,	36,000.00	36,000.00	36,000.00
New Haven, 3½s, 1911-21,	150,000.00	150,000.00	150,000.00
New Britain, 4s, 1911,	100,000.00	100,000.00	100,000.00
" 4s, 1924,	20,000.00	20,000.00	20,400.00
Middletown, 3 ⁶⁵ / ₁₀₀ s, 1909,	100,000.00	100,000.00	100,000.00
" 4s, 1910,	50,000.00	50,000.00	50,000.00
Enfield, 4s, 1909,	50,000.00	50,000.00	50,000.00
Essex, 4s, 1911,	13,000.00	13,000.00	13,000.00
Stamford, 4s, 1924,	30,000.00	30,000.00	30,000.00
CITY BONDS.			
Hartford, Water, 6s, 1899,	28,000.00	27,230.00	29,680.00
" Capitol, 6s, 1897,	8,000.00	8,000.00	8,160.00
New Haven, Sewerage, 7s, 1901,	75,000.00	75,000.00	86,250.00
" Municipal, 4s, 1897,	13,000.00	13,000.00	13,000.00
" Sewer, 3½s, 1902-08,	55,000.00	55,000.00	55,000.00
New Britain, " 4s, 1899,	5,000.00	5,000.00	5,000.00
Boston, Water, 5s, 1905,	40,000.00	40,000.00	44,000.00
" " 5s, 1906,	25,000.00	25,000.00	27,500.00
" Park, 3½s, 1920,	50,000.00	50,000.00	50,000.00
Cambridge, Bridge, 4s, 1918,	60,000.00	60,000.00	64,200.00
Gloucester, Sinking Fund, 4s, 1908,	50,000.00	50,000.00	51,500.00
Waltham, Street Ext'n, 4s, 1898,	42,000.00	42,000.00	42,000.00
Portland, Maine, 4s, 1912,	90,000.00	90,000.00	93,600.00
" " 6s, 1897,	4,000.00	4,000.00	4,080.00

SOCIETY FOR SAVINGS, HARTFORD. — CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS. — CONTINUED.							
Providence,	Water,	5s,	1906,	\$	50,000.00	50,000.00	56,000.00
"	Sewer,	4s,	1921,		50,000.00	50,000.00	53,500.00
Paterson,	City Hall,	5s,	1897-1903,		50,000.00	50,000.00	51,500.00
"	Sewer,	5s,	1903-05,		25,000.00	25,000.00	26,750.00
"	City Hall,	5s,	1919-21,		25,000.00	25,000.00	29,250.00
"		4½s,	1900-09,		50,000.00	50,000.00	52,000.00
Newark,	Street Impt.,	6s,	1909,		30,000.00	30,000.00	36,300.00
"	Corporate,	6s,	1908,		20,000.00	20,000.00	24,200.00
"	Water,	4s,	1932,		25,000.00	25,000.00	26,750.00
Trenton,	Improvement,	5s,	1896,		19,000.00	19,000.00	19,000.00
"	"	5s,	1898,		7,000.00	7,000.00	7,140.00
"	"	5s,	1901,		60,000.00	60,000.00	62,700.00
"	"	5s,	1903,		20,000.00	20,000.00	21,200.00
"	Refunding,	4s,	1903,		30,000.00	30,000.00	30,000.00
"	Paving,	4s,	1900,		6,000.00	6,000.00	6,000.00
"	School House,	4s,	1911,		22,000.00	22,000.00	22,220.00
"	Floating Debt,	4s,	1911,		42,000.00	42,000.00	42,420.00
Scranton,	Municip. Bldg.,	4s,	1905-10,		50,000.00	49,750.00	51,000.00
"	" Impt.,	4½s,	1916,		20,000.00	20,000.00	22,000.00
"	Bridge,	4½s,	1919,		30,000.00	30,000.00	33,600.00
Buffalo,	City Hall,	7s,	1903,		50,000.00	50,000.00	60,000.00
Cincinnati,	Hospital,	7½s,	1897,		100,000.00	100,000.00	104,000.00
"	Water & Univ.,	7s,	1897,		34,000.00	34,000.00	35,360.00
"	Southern Ry.,	7s,	1902,		25,000.00	25,000.00	29,000.00
"	Municipal,	6s,	1906,		50,000.00	50,000.00	57,500.00
Cleveland,	Viaduct,	6s,	1897,		5,000.00	5,000.00	5,200.00
"	"	6s,	1898,		50,000.00	50,000.00	52,500.00
"	Funded Debt,	4s,	1898,		25,000.00	25,000.00	25,000.00
"	"	5s,	1901,		100,000.00	100,000.00	105,000.00
"	Water,	3-6½s,	1902,		8,000.00	7,810.00	8,000.00
Columbus,	Sewer & Mkt.,	4s,	1908,		14,000.00	14,000.00	14,000.00
"	City Hall,	4s,	1909,		60,000.00	60,000.00	60,000.00
"	Viaduct,	4½s,	1902,		50,000.00	50,000.00	51,000.00
"	"	4½s,	1902-09,		55,000.00	55,000.00	56,100.00
"	Street Imp.,	4½s,	1903-05,		25,000.00	25,000.00	25,500.00
"	Water, etc.,	5s,	1910,		25,000.00	25,000.00	27,500.00
"	Sewer,	5s,	1911,		25,000.00	25,000.00	27,500.00
"	Street Imp.,	6s,	1907,		8,000.00	8,000.00	8,400.00
Dayton,	Police,	5s,	1897-1903,		25,000.00	25,000.00	25,500.00
"	Paving, etc.,	4½s,	1897-1905,		48,000.00	48,000.00	48,480.00
"	Wolf Creek,	4s,	1901-02,		14,000.00	14,000.00	14,000.00
"	Water & Sewer,	4s,	1896-1906,		46,000.00	44,460.00	46,000.00
Toledo,	Water,	5s,	1903,		60,000.00	60,000.00	63,000.00
"	Street Imp.,	5s,	1911,		40,000.00	40,000.00	43,200.00
Youngstown,	Sewer,	5s,	1898-1901,		14,000.00	14,000.00	14,280.00
Springfield,	Bridge,	5s,	1898-99,		20,000.00	20,000.00	20,400.00
Gr'd Rapids,	School,	5s,	1899,		10,000.00	10,000.00	10,200.00
"	Water,	4½s,	1912,		25,000.00	25,000.00	27,250.00
Muskegon,	Brdg. & Swr.,	5s,	1906-10,		18,500.00	18,500.00	19,980.00
Jackson,	Water Works,	5s,	1902,		10,000.00	10,000.00	10,500.00

SOCIETY FOR SAVINGS, HARTFORD. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY BONDS. — CONTINUED.							
Saginaw,	City Hall,	4½s,	1902-05,	\$	30,000.00	30,000.00	31,200.00
Detroit,	Water,	6s,	1906,		7,000.00	7,000.00	8,260.00
"	Public Imp.,	3 ⁶⁵ / ₁₀₀ s,	1918,		75,000.00	75,000.00	75,000.00
"	Boulevard,	4s,	1921,		25,000.00	25,000.00	26,000.00
Chicago,	Bridewell,	7s,	1899,		10,000.00	10,000.00	10,850.00
"	Municipal,	4s,	1901,		10,000.00	10,000.00	10,000.00
"	Exposition,	4s,	1921,		100,000.00	100,000.00	101,000.00
Joliet,	Refunding,	4½s,	1900-05,		20,000.00	20,000.00	20,400.00
Kansas City,	City Hall,	4s,	1910,		100,000.00	100,000.00	101,000.00
St. Louis,	Renewal,	6s,	1899,		1,000.00	1,000.00	1,070.00
"	"	5s,	1900,		24,000.00	24,000.00	24,960.00
"	"	4s,	1908,		150,000.00	150,000.00	154,500.00
"	" gold,	4s,	1918,		75,000.00	75,000.00	79,500.00
"	"	4s,	1912,		200,000.00	200,000.00	210,000.00
Terre Haute,	Funding,	4½s,	1900-05,		50,000.00	50,000.00	51,000.00
Fort Wayne,	"	4½s,	1913,		60,000.00	60,000.00	64,200.00
"	Water,	5s,	1899,		15,000.00	15,000.00	15,300.00
"	"	6s,	1900,		30,000.00	30,000.00	32,100.00
Minneapolis,	City Hall,	4½s,	1917,		50,000.00	50,000.00	55,000.00
"	"	4s,	1919,		100,000.00	100,000.00	103,000.00
St. Paul,	Bridge,	5s,	1915,		100,000.00	100,000.00	115,000.00
Stillwater,	Improvement,	5s,	1911,		10,000.00	10,000.00	10,500.00
Denver,	"	4s,	1904,		50,000.00	49,750.00	50,000.00
"	"	5s,	1906,		60,000.00	60,000.00	64,200.00
Milwaukee,	Bridge, etc.,	5s,	1897-98,		50,000.00	50,000.00	51,500.00
"	Bdg. & City H.,	5s,	1897-1901,		75,000.00	75,000.00	77,250.00
"	Viaduct,	5s,	1897-1901,		12,500.00	12,500.00	12,875.00
"	Sch., Bdg., etc.,	5s,	1898-1903,		30,000.00	30,000.00	31,200.00
La Crosse,	School & Wat.,	5s,	1912-13,		24,000.00	24,000.00	25,920.00
"	Water,	5s,	1915,		50,000.00	50,000.00	55,000.00
Racine,	Paving,	5s,	1914,		50,000.00	50,000.00	55,000.00
Louisville,	Park,	4s,	1930,		100,000.00	99,500.00	105,000.00
"	Funding,	5s,	1911,		100,000.00	100,000.00	112,000.00
Lexington,	"	4½s,	1932,		15,000.00	15,000.00	16,200.00
Omaha,	City Hall,	5s,	1912,		25,000.00	25,000.00	27,000.00
"	Paving,	5s,	1912,		25,000.00	25,000.00	27,000.00
"	Sewer,	5s,	1908,		7,000.00	7,000.00	7,560.00
"	Libr'y & Sewer,	5s,	1912,		43,000.00	43,000.00	46,440.00
Portland,	Bdg. & City H.,	5s,	1922,		100,000.00	100,000.00	110,000.00
Los Angeles,	Police,	4½s,	1897-1920,		24,000.00	24,000.00	24,000.00
SCHOOL BONDS.							
South,	Hartford,	4s,	1925,		200,000.00	200,000.00	204,000.00
Second North,	"	4s,	1924,		50,000.00	50,000.00	51,000.00
West Middle,	"	3½s,	1912,		100,000.00	100,000.00	100,000.00
Middletown,	Middletown,	5s,	1896-1903,		26,500.00	26,500.00	27,560.00
New Haven,	New Haven,	4s,	1920,		10,000.00	10,000.00	10,400.00
New London,	New London,	4s,	1919,		21,000.00	21,000.00	21,840.00
Central,	Wallingford,		1904,		36,000.00	36,000.00	36,720.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BOROUGH BONDS.			
Willimantic, 4s, 1904-14, \$	35,000.00	35,000.00	35,000.00
Wallingford, 4s, 1912,	10,000.00	10,000.00	10,000.00
Norwalk, 4s, 1927,	40,000.00	40,000.00	40,800.00
DOCK BONDS,			
Atlantic Dock Co., Br'klyn, 5s, 1901,	50,000.00	50,000.00	51,500.00
Totals,	\$ 5,733,500.00	5,724,992.50	5,993,155.00
RAILROAD BONDS.			
Pittsburgh, Ft. Wayne & Chicago, 7s, 1912, \$	45,000.00	45,000.00	61,200.00
Cleveland & Mahoning Valley, 5s, 1938,	100,000.00	100,000.00	117,000.00
Sharon, 4½s, 1919,	50,000.00	50,000.00	51,000.00
Delaware & Hudson Canal, 7s, 1917,	125,000.00	125,000.00	171,250.00
Rensselaer & Saratoga, 7s, 1921,	46,000.00	46,000.00	64,400.00
United New Jersey R. R. & Canal, 4s, 1929,	100,000.00	100,000.00	110,000.00
" " " " 4s, 1944,	150,000.00	150,000.00	171,000.00
Syracuse, Binghamton & N. Y., 7s, 1906,	100,000.00	100,000.00	125,000.00
N. Y., Lackawanna & Western, 6s, 1921,	110,000.00	110,000.00	140,800.00
Morris & Essex, 7s, 1914,	101,000.00	101,000.00	140,390.00
Bald Eagle Valley, 6s, 1910,	25,000.00	25,000.00	27,000.00
New York & Long Branch, 5s, 1931,	50,000.00	50,000.00	55,000.00
Pittsb'h, McKeesp't & Youghiog., 6s, 1932,	150,000.00	150,000.00	187,500.00
Elmira & Williamsport, 6s, 1910,	40,000.00	40,000.00	47,200.00
Shamokin Valley & Pottsville, 7s, 1901,	24,000.00	24,000.00	26,880.00
Buffalo, New York & Erie, 7s, 1916,	25,000.00	25,000.00	33,750.00
McKeesport & Belle Vernon, 6s, 1918,	25,000.00	25,000.00	29,500.00
Central Ohio, 4½s, 1930,	100,000.00	100,000.00	100,000.00
Little Miami, 5s, 1912,	50,000.00	50,000.00	56,000.00
Illinois Central, Springfield Div., 6s, 1898,	250,000.00	250,000.00	257,500.00
" " Midland " 5s, 1921,	30,000.00	30,000.00	33,600.00
" " First Mort., 3½s, 1951,	50,000.00	45,750.00	50,000.00
" " Western Lines, 4s, 1951,	50,000.00	50,000.00	50,000.00
Terre Haute & Indianapolis, 5s, 1925,	250,000.00	250,000.00	262,500.00
Cincinnati, Hamilton & Dayton, 6s, 1905,	35,000.00	35,000.00	38,500.00
" " " 7s, 1905,	24,000.00	24,000.00	27,600.00
Chicago, Rock Island & Pacific, 6s, 1917,	250,000.00	250,000.00	310,000.00
Chicago & Southwestern, 7s, 1899,	122,500.00	122,500.00	132,300.00
Chicago, Burlington & Quincy, 7s, 1903,	100,000.00	100,000.00	116,000.00
" " " 5s, 1919,	20,000.00	20,000.00	20,600.00
St. Louis, Jacksonv'le & Chicago, 7s, 1898,	11,000.00	11,000.00	11,550.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909,	125,000.00	125,000.00	138,750.00
Southern Minnesota, " 6s, 1910,	10,000.00	10,000.00	11,300.00
Dubuque " 6s, 1920,	21,000.00	21,000.00	24,780.00
Mineral Point " 5s, 1910,	50,000.00	48,531.25	52,500.00
La Crosse & Davenp't " 5s, 1919,	13,000.00	13,000.00	13,910.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.							
Wisconsin Valley,	7s,	1909,	\$		50,000.00	50,000.00	58,000.00
Burlington & Missouri River,	6s,	1918,			37,000.00	37,000.00	41,440.00
Chic. & Northwest'n, Madison,	7s,	1911,			20,000.00	20,000.00	25,600.00
Milwaukee,	7s,	1898,			197,000.00	197,000.00	206,850.00
Northwestern Union,	7s,	1917,			100,000.00	100,000.00	135,000.00
Milwaukee & Madison,	6s,	1905,			50,000.00	50,000.00	57,000.00
Chicago & Tomah,	6s,	1905,			100,000.00	100,000.00	112,000.00
Des Moines & Minneapolis,	7s,	1907,			25,000.00	25,000.00	28,750.00
Atchison, Topeka & St. Fe, Gen'l,	4s,	1995,			138,750.00	111,000.00	104,062.50
" " " Adjmt.,	4s,	1995,			74,000.00	37,000.00	27,380.00
Pacific of Missouri,	4s,	1938,			50,000.00	50,000.00	51,500.00
Erie & Pittsburgh,	7s,	1898,			28,000.00	28,000.00	28,840.00
Buffalo & Erie,	7s,	1898,			40,000.00	40,000.00	42,000.00
Michigan Central,	5s,	1931,			71,000.00	71,000.00	81,650.00
Joliet & Northern Indiana,	7s,	1907,			33,000.00	33,000.00	39,600.00
Mahoning Coal,	5s,	1934,			50,000.00	50,000.00	57,500.00
New York Central,	7s,	1903,			300,000.00	300,000.00	351,000.00
Syracuse Northern,	7s,	1901,			55,000.00	55,000.00	61,600.00
New York & Harlem,	7s,	1900,			100,000.00	100,000.00	112,000.00
Utica & Black River,	4s,	1922,			150,000.00	150,000.00	154,500.00
New York, New Haven & Htfd.,	4s,	1903,			90,000.00	90,000.00	93,600.00
" " " Deben.,	4s,	1908,			20,000.00	20,000.00	26,000.00
Danbury & Norwalk,	5s,	1920,			100,000.00	100,000.00	115,000.00
New York, Providence & Boston,	4s,	1901,			50,000.00	50,000.00	51,000.00
Norwich & Worcester,	6s,	1897,			43,000.00	43,000.00	43,430.00
New London Northern,	4s,	1910,			100,000.00	100,000.00	103,000.00
Connecticut & Passumpsic Rivers,	4s,	1943,			150,000.00	150,000.00	156,000.00
Worcester, Nashua & Rochester,	4s,	1913,			50,000.00	50,000.00	51,000.00
Warren of New Jersey,	7s,	1900,			10,000.00	10,000.00	11,200.00
Fonda, Johnstown & Gloversv'le,	7s,	1900,			19,000.00	19,000.00	20,900.00
Kalamazoo & White Pigeon,	5s,	1940,			41,000.00	41,000.00	47,150.00
Totals,				\$	5,169,250.00	5,098,781.25	5,760,812.50
BANK STOCKS IN CONNECTICUT.							
250 shares City,		Hartford,	\$		25,000.00	24,943.00	25,000.00
213 " Hartford National,		"			21,300.00	21,300.00	29,820.00
239 " Phoenix " "		"			23,900.00	23,900.00	28,680.00
100 " Farmers & Mec. " "		"			10,000.00	10,000.00	11,500.00
300 " Aetna " "		"			30,000.00	30,000.00	43,500.00
276 " Charter Oak " "		"			27,600.00	27,600.00	27,600.00
206 " American " "		"			10,300.00	10,300.00	13,390.00
100 " State, " "		"			10,000.00	9,500.00	10,500.00
205 " National Exch. " "		"			10,250.00	10,250.00	12,812.50
40 " Conn. Trust & Safe Dep., " "		"			4,000.00	4,000.00	6,600.00
50 " Hartford Trust Co., " "		"			5,000.00	5,000.00	7,250.00
41 " Merchants, National, Norwich, " "		"			4,100.00	4,100.00	4,100.00
80 " First " "		"			8,000.00	8,000.00	8,000.00

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS IN CONNECTICUT. — CONTINUED.							
150 shares	First	National, Litchfield,	\$		15,000.00	15,000.00	8,000.00
69 "	First	" Meriden,			6,900.00	6,900.00	8,970.00
100 "	Meriden	" "			10,000.00	10,000.00	12,500.00
100 "	Home	" "			10,000.00	10,000.00	11,500.00
					231,350.00	230,793.00	269,721.50
BANK STOCKS IN NEW YORK.							
50 shares	American Exchange National,	\$			5,000.00 ⁰	5,000.00	8,250.00
50 "	Central	"			5,000.00	5,000.00	6,500.00
35 "	Continental	"			3,500.00	3,500.00	4,550.00
240 "	Phenix	"\$20 each,			4,800.00	4,480.00	4,800.00
20 "	Metropolitan	"			2,000.00	640.00	100.00
Totals, \$					20,300.00	18,620.00	24,200.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	35,781; total amount, \$6,393,812.93
2	Number of depositors having \$1,000 and not over \$2,000,	2,987; total amount, 4,067,465 20
3	Number of depositors having over \$2,000 and not over \$10,000,	1,759; total amount, 6,286,574.09
4	Number of depositors having over \$10,000,	0; total amount, 0
5	Total number of depositors,	40,527; total deposits, \$16,747,852.22
6	Largest amount due a single depositor,	10,000.00
7	Number of accounts opened during the past year, 5,397; number closed, 4,012; increase, 1,385.	
8	Amount deposited, including interest credited, during the past year,	3,042,881.54
9	Amount withdrawn during the past year,	2,374,463.92
10	Amount of increase,	668,417.62
11	Amount of income received the past year,	848,719.45
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$310,-601.04 and \$318,826.98; when paid, December 1, 1895, and June 1, 1896,	629,428.02
13	State tax the past year,	38,200.68
14	Expenses the past year, including salaries,	31,299.92
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	71,486.63

SOCIETY FOR SAVINGS, HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	\$40,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	91,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 3 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	Have no other.
24	Date of annual meeting of incorporators to elect trustees or directors,	June.
25	Date of annual meeting to elect president, treasurer, and other officers,	June.

OFFICERS.—President, John C. Parsons; Vice-Presidents, Roland Mather, Drayton Hillyer, Rowland Swift, Jonathan F. Morris, Henry K. Morgan, Appleton R. Hillyer, Gurdon W. Russell, Francis B. Cooley, Caleb M. Talcott, George L. Chase, Theodore Lyman, P. M. Hastings; Treasurer, A. E. Hart; Trustees, John C. Parsons, J. M. Allen, Rodney Dennis, Nathaniel Shipman, Atwood Collins, Daniel R. Howe, Jacob L. Greene, Jonathan B. Bunce, Meigs H. Whaples, James P. Taylor, A. E. Hart, Charles E. Gross, William B. Clark, James Nichols, George H. Day, William C. Skinner, Ernest Cady, George E. Taintor, Samuel G. Dunham, Silas Chapman, Jr., Charles H. Northam, James F. Dudley, Lyman B. Brainard, Charles P. Lincoln.

SOUTHINGTON SAVINGS BANK.

L. B. NEAL, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$338,792.22	Whole Amt. of Deposits, . . .	\$995,368.83
Loans on Collateral Security, . . .	43,020.10	Surplus Account, . . .	40,000.00
Loans on Personal Sec'y only, . . .	34,871.59	Interest Account, . . .	12,952.45
United States Bonds, . . .	5,000.00	Profit and Loss Account, . . .	1,307.42
State Warrants, . . .	6,098.33		
Town, City, and Corp. B'ds, . . .	186,500.00		
Town, City, and Borough			
Notes and Orders, . . .	53,000.00		
Railroad Bonds, . . .	123,000.00		
Bank Stocks in Connecticut, . . .	146,940.00		
Bank Stocks in other States, . . .	22,600.00		
Real Estate by Foreclosure, . . .	5,750.00		
Banking House, . . .	9,200.00		
Expense Account, . . .	1,898.29		
Premium Account, . . .	63,108.70		
Cash in banks, . . .	6,412.78		
Cash in vault, . . .	3,436.69		
Total Assets, . . .	\$1,049,628.70	Total Liabilities, . . .	\$1,049,628.70

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours, 1925, \$	5,000.00	5,000.00	5,868.75
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Southington, \$	37,000.00	37,000.00	37,000.00
Borough of Southington,	16,000.00	16,000.00	16,000.00
Totals, \$	53,000.00	53,000.00	53,000.00
WARRANTS.			
State of Washington, \$	6,098.33	6,098.33	6,098.33
TOWN, CITY, AND CORPORATION BONDS.			
Reading, Pa., 4s, 1920, \$	10,000.00	10,000.00	10,000.00
Harrisburg, Pa., 5s, 1899,	4,000.00	4,000.00	4,000.00
Minneapolis, Minn., 4s, 1920,	5,000.00	5,000.00	5,000.00
St. Paul, " 5s, 1909,	5,000.00	5,000.00	5,350.00
" " 4s, 1920,	5,000.00	5,000.00	5,000.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT'D.						
Duluth, Minn.,	4s,	1920,	\$	5,000.00	5,000.00	5,000.00
“ “	6s,	1900,		7,000.00	7,000.00	7,280.00
“ “	6s,	1897,		500.00	500.00	500.00
Kansas City, Mo.,	7s,	1897,		10,000.00	10,000.00	10,000.00
Chicago, Ill.,	7s,	1898,		1,000.00	1,000.00	1,050.00
“ “	7s,	1899,		1,000.00	1,000.00	1,070.00
Columbus, Ohio,	6s,	1904,		1,000.00	1,000.00	1,000.00
Cincinnati, “	7 ³ / ₁₀ s,	1902,		21,000.00	21,000.00	24,360.00
“ “	7s,	1908,		16,000.00	16,000.00	20,160.00
“ “	6s,	1909,		4,000.00	4,000.00	4,720.00
“ “	7s,	1904,		4,000.00	4,000.00	4,680.00
Toledo, Ohio,	4s,	1922,		5,000.00	5,000.00	5,000.00
Louisville, Ky.,	4s,	1928,		5,000.00	5,000.00	5,000.00
Newark, N. J.,	4s,	1922,		5,000.00	5,000.00	5,000.00
Trenton, “	4s,	1903,		9,000.00	9,000.00	9,000.00
Denver, Col.,	4s,	1904,		10,000.00	10,000.00	10,000.00
Portland, Ore.,	5s,	1922,		5,000.00	5,000.00	5,550.00
Omaha, Neb.,	6s,	1897,		1,000.00	1,000.00	1,000.00
“ “	6s,	1898,		4,000.00	4,000.00	4,120.00
W. Haven, Un. School, Conn.,	4 ¹ / ₂ s,	1909,		3,000.00	3,000.00	3,000.00
New Haven, “	3 ¹ / ₂ s,	1923,		10,000.00	10,000.00	10,000.00
West Hartford, “	4s,	1902,		10,000.00	10,000.00	10,000.00
“ “	4s,	1920,		10,000.00	10,000.00	10,000.00
Portland, “	4s,	1905,		5,000.00	5,000.00	5,000.00
Bristol, “	4s,	1911,		5,000.00	5,000.00	5,000.00
Totals,			\$	186,500.00	186,500.00	196,840.00
RAILROAD BONDS.						
New York Central & Hudson River,	7s,	1903,	\$	10,000.00	10,000.00	11,600.00
New York & Harlem,	7s,	1900,		5,000.00	5,000.00	5,600.00
Chicago, Milwaukee & St. Paul :—						
Mineral Point Division,	5s,	1910,		15,000.00	15,000.00	15,750.00
Chic. & Pacific Western Div.,	5s,	1921,		5,000.00	5,000.00	5,500.00
Dubuque,	6s,	1920,		5,000.00	5,000.00	6,200.00
Chicago & Northwestern :—						
Menominee Extension,	7s,	1911,		10,000.00	10,000.00	12,800.00
Chicago & Tomah,	6s,	1905,		10,000.00	10,000.00	11,200.00
Northwestern Union,	7s,	1917,		15,000.00	15,000.00	20,250.00
Iowa Division,	4 ¹ / ₂ s,	1902,		5,000.00	5,000.00	5,000.00
Chicago & Southwestern,	7s,	1899,		5,000.00	5,000.00	5,350.00
Iowa Falls & Sioux City,	7s,	1917,		15,000.00	15,000.00	19,500.00
Shamokin Valley & Pottsville,	7s,	1901,		5,000.00	5,000.00	5,500.00
Evansville & Terre Haute,	5s,	1930,		5,000.00	5,000.00	5,500.00
Morris & Essex,	7s,			5,000.00	5,000.00	5,600.00
Illinois Central (Springfield Div.),	6s,	1898,		3,000.00	3,000.00	3,000.00
Pitts., McKeesp't & Youghiogheny,	6s,	1932,		5,000.00	5,000.00	5,750.00
Totals,			\$	123,000.00	123,000.00	144,100.00

SOUTHINGTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,860; total amount,	\$331,009.94
2	Number of depositors having \$1,000 and not over \$2,000,	183; total amount,	247,638.92
3	Number of depositors having over \$2,000 and not over \$10,000,	117; total amount,	416,719.97
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,160; total deposits,	\$995,368.83
6	Largest amount due a single depositor,		9,642.09
7	Number of accounts opened during the past year, 218; number closed, 215; increase, 3.		
8	Amount deposited, including interest credited, during the past year,		179,049.48
9	Amount withdrawn during the past year,		145,962.35
10	Amount of increase,		38,087.13
11	Amount of income received the past year,		53,816.04
12	Dividends: Rate the past year, 2 and 2½ per cent.; amount, \$18,931.49 and \$24,384.99; when paid, January, 1896, and July, 1896,		43,316.48
13	State tax the past year,		2,249.40
14	Expenses the past year, including salaries,		3,214.68
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		1,500.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		32,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		15,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		1½ per cent.
23	What is the per cent. per annum of income on all other real estate owned,		Only banking house owned.
24	Date of annual meeting of incorporators to elect trustees or directors,		June.
25	Date of annual meeting to elect president, treasurer, and other officers,		June.

OFFICERS.—President, W. S. Plumb; Treasurer, L. B. Neal; Directors or Trustees, Amon Bradley, George P. Finch, Charles D. Barnes, W. S. Plumb, M. H. Holcomb, M. N. Woodruff, James H. Pratt, J. H. Osborne, W. H. Cummings, E. P. Hotchkiss, C. H. Clark, L. B. Neal.

SOUTH NORWALK SAVINGS BANK.

JOHN H. KNAPP, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$571,433.00	Whole Amt. of Deposits, . . .	\$811,247.68
Loans on Collateral Security, . . .	61,317.00	Surplus Account, . . .	60,000.00
Loans on Personal Sec'y only, . . .	6,000.00	Interest Account, . . .	21,531.65
State Bonds, . . .	11,985.26	Profit and Loss Account, . . .	12,338.82
Town, City, and Corp. Bonds, . . .	200,568.03		
School Dis. Notes and Orders, . . .	13,520.00		
Bank Stocks in Connecticut, . . .	7,500.00		
Bank Stocks in other States, . . .	1,800.00		
Real Estate by Foreclosure, . . .	3,336.73		
Banking House, . . .	5,095.61		
Tax Account, . . .	950.83		
Expense Account, . . .	690.82		
Cash in banks, . . .	20,920.87		
Total Assets, . . .	\$905,118.15	Total Liabilities, . . .	\$905,118.15

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE	MARKET VALUE.
STATE BONDS.			
Colorado Warrants, \$	2,142.74	2,142.74	2,142.74
Washington Warrants, \$	9,842.54	9,842.54	9,842.54
Totals, \$	11,985.28	11,985.00	11,985.28
SCHOOL DISTRICT NOTES AND ORDERS.			
South Norwalk Union School District, . . . \$	3,600.00	3,600.00	3,600.00
South Five Mile River " " " " . . .	9,260.00	9,260.00	9,260.00
Middle " " " " . . .	660.00	660.00	660.00
Totals, \$	13,520.00	13,520.00	13,520.00
TOWN, CITY, AND CORPORATION BONDS.			
Chicago Ill., 7s, 1898-1899, \$	2,000.00	2,000.00	2,070.00
Davenport, Iowa, 6s, 1901, . . .	5,000.00	5,000.00	5,100.00
Youngstown, Ohio, 6s, 1896 to 1902, . . .	10,000.00	10,000.00	10,300.00
Sioux City, Iowa, 6s, 1899, . . .	5,000.00	5,000.00	5,000.00
" " " " " " " " . . .	3,700.00	3,700.00	3,700.00
Topeka, Kan., 5s, 1913, . . .	10,000.00	10,000.00	10,600.00
South Norwalk, Conn., 4s, 1913, . . .	10,000.00	10,000.00	10,000.00
South Bend, Ind., 6s, 1897 to 1904, . . .	6,600.00	6,600.00	6,750.00

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.—CONT.						
Springfield, Ohio,	6s,	1897 to 1902,	\$	3,840.00	3,840.00	3,890.00
Los Angeles, Cal.,	4½s,	1897 to 1907,		10,000.00	10,000.00	10,000.00
Spokane, Wash.,	5s,	1914,	.	10,000.00	10,000.00	10,000.00
So. Denver, Col.,	6s,	1906,	.	3,000.00	3,360.00	3,360.00
Cleveland, Ohio,	6s,	1900,	.	10,000.00	10,000.00	10,500.00
Wichita, Kan.,	6s,	1921,	.	8,000.00	9,986.73	10,320.00
Columbus, Ohio,	6s,	1905 to 1907,		12,000.00	12,000.00	12,400.00
Omaha, Neb.,	5s,	1897 to 1903,		11,000.00	11,000.00	11,100.00
" "	5s,	1904,	.	10,100.00	10,100.00	10,250.00
" "	5s,	1909,	.	10,000.00	10,000.00	10,500.00
Denver, Col.,	4s,	1904,	.	10,000.00	9,637.50	9,637.50
" "	6s,	1901,	.	10,000.00	10,000.00	10,300.00
Dubuque, Iowa,	6s,	1896,	.	3,000.00	3,000.00	3,000.00
" "	5s,	1900,	.	12,000.00	12,000.00	12,300.00
" "	5s,	1901,	.	5,000.00	5,000.00	5,100.00
Findlay, Ohio,	6s,	1900,	.	7,000.00	7,506.80	7,506.80
" "	6s,	1901,	.	10,000.00	10,837.00	10,837.50
Totals,			\$	197,240.00	200,568.03	204,521.80
BANK STOCKS.						
61 shares City National, South Norwalk,			\$	6,100.00	6,100.00	6,710.00
9 " First " " "				900.00	900.00	900.00
5 " First " New Canaan,				500.00	500.00	500.00
18 " Western " New York,				1,800.00	1,800.00	1,800.00
Totals,			\$	9,300.00	9,300.00	9,910.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,496; total amount,	\$450,933.98
2	Number of depositors having \$1,000 and and not over \$2,000,	182; total amount,	242,162.34
3	Number of depositors having over \$2,000 and not over \$10,000,	49; total amount,	118,151.36
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	3,727; total deposits,	\$811,247.68
6	Largest amount due a single depositor,		3,604.37
7	Number of accounts opened during the past year, 444; number closed, 382; increase 62.		
8	Amount deposited, including interest credited, during the past year,		252,969.00
9	Amount withdrawn during the past year,		228,623.91

SOUTH NORWALK SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

10	Amount of increase,	\$24,345.09
11	Amount of income received the past year,	45,854.73
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amount \$14,946.18 and \$15,163.09; when paid, January 1, 1896, and July 1, 1896,	30,109.27
13	State tax the past year,	1,857.66
14	Expenses the past year, including salaries,	2,598.49
15	What amount of collateral and personal loans is past due,	21,942.00
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	21,805.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	26,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	6,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	21,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	8 per cent.
23	What is the per cent. per annum of income on all other real estate owned?	None owned.
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and other officers,	July.

OFFICERS.—President, Alden Solmans; Treasurer, John H. Knapp; Directors or Trustees, Alden Solmans, John H. Ferris, John H. Knapp, Henry I. Smith, Oliver W. Weed, Edwin Adams, Edward Beard, John H. Light.

SOUTHPORT SAVINGS BANK.

CHARLES C. PERRY, Treasurer.

INCORPORATED, 1854.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$236,203.00	Whole Amount of Deposits, \$654,256.46	
Loans on Collateral Security, . . .	28,327.92	Surplus Account, . . .	20,000.00
Town, City, and Corpora- tion Bonds, . . .	174,000.00	Profit and Loss Account, . . .	49,887.92
Town Notes, . . .	5,000.00		
Railroad Bonds, . . .	235,000.00		
Bank Stocks in Connecticut, . . .	8,100.00		
Bank Stocks in other States, . . .	5,200.00		
Banking House, . . .	5,000.00		
Expense Account, . . .	1,315.79		
Cash in banks, . . .	23,399.89		
Cash in vault, . . .	2,597.78		
Total Assets, . . .	\$724,144.38	Total Liabilities, . . .	\$724,144.38

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES,		\$ 5,000.00	5,000.00	5,000.00
TOWN, CITY, AND CORPORATION BONDS.				
Brooklyn, City,	7s, 1915,	\$ 1,000.00	1,000.00	1,300.00
Bridgeport, "	7s, 1900,	25,000.00	25,000.00	29,250.00
Cincinnati, "	7s, 1904,	3,000.00	3,000.00	3,660.00
" "	5s, 1910,	10,000.00	10,000.00	11,000.00
Columbus, "	6s, 1905,	3,000.00	3,000.00	3,000.00
" "	6s, 1906,	2,000.00	2,000.00	2,000.00
Dayton, "	5s, 1909,	22,000.00	22,000.00	23,980.00
" "	5s, 1911,	25,000.00	25,000.00	27,500.00
Denver, "	4s, 1904,	5,000.00	5,000.00	5,000.00
Duluth, "	7s, 1898,	20,000.00	20,000.00	20,000.00
Omaha, "	5s, 1904,	15,000.00	15,000.00	15,450.00
" "	5s, 1909,	10,000.00	10,000.00	10,500.00
Pueblo, "	6s, 1898,	10,000.00	10,000.00	10,000.00
Danbury, Borough,	4½s, 1900,	10,000.00	10,000.00	10,000.00
Bristol, Town,	4s, 1904-1916,	13,000.00	13,000.00	13,000.00
Totals,		\$ 174,000.00	174,000.00	185,640.00
RAILROAD BONDS.				
Illinois Central,	3½s, 1951,	\$ 40,000.00	40,000.00	40,000.00
Atchison, Topeka & Santa Fe,	4s, 1995,	8,000.00	8,000.00	5,680.00
Chicago, Milwaukee & St. Paul,	5s, 1921,	15,000.00	15,000.00	16,350.00

SOUTHPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Chicago, Milwaukee & St. Paul,	5s,	1910,	\$	18,000.00	18,000.00	18,900.00
“ “ “	6s,	1909,		20,000.00	20,000.00	22,800.00
“ “ “	6s,	1920,		6,000.00	6,000.00	6,960.00
New York, Lackawanna & Western,	6s,	1921,		10,000.00	10,000.00	12,500.00
Ottumwa & Cedar Falls,	5s,	1909,		31,000.00	31,000.00	32,550.00
Midland of New Jersey,	6s,	1910,		6,000.00	6,000.00	6,720.00
New York Central,	7s,	1903,		30,000.00	30,000.00	36,000.00
Delaware & Hudson Canal,	7s,	1917,		5,000.00	5,000.00	6,750.00
Northwestern Union,	7s,	1917,		19,000.00	19,000.00	24,700.00
Terre Haute & Indianapolis,	5s,	1925,		25,000.00	25,000.00	27,500.00
Warren Railroad,	7s,	1900,		1,000.00	1,000.00	1,150.00
Cedar Rapids & Missouri River,	7s,	1916,		1,000.00	1,000.00	1,250.00
Totals,			\$	235,000.00	235,000.00	259,810.00
BANK STOCKS.						
16 shares Norwalk National, Norwalk,			\$	1,600.00	1,600.00	1,600.00
20 “ Southport “ Southport,				2,000.00	2,000.00	4,300.00
60 “ Central “ Middletown,				4,500.00	4,500.00	4,500.00
22 “ Continental “ New York,				2,200.00	2,200.00	2,860.00
30 “ Bank State of New York, “				3,000.00	3,000.00	3,150.00
Totals,			\$	13,300.00	13,300.00	16,410.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,014; total amount,	\$227,820.44
2	Number of depositors having \$1,000 and not over \$2,000,	151; total amount,	211,104.78
3	Number of depositors having over \$2,000 and not over \$10,000,	65; total amount,	215,331.24
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,230; total deposits,	\$654,256.46
6	Largest amount due a single depositor,		9,980.00
7	Number of accounts opened during the past year, 144; number closed, 147; decrease, 3.		
8	Amount deposited, including interest credited, during the past year,		110,416.55
9	Amount withdrawn during the past year,		93,218.17
10	Amount of increase,		17,198.38
11	Amount of income received the past year,		38,531.15
12	Dividends: Rate the past year, 4 per cent.; amount, \$12,501.81 and \$12,468.75; when paid, January 1, 1896, and July 1, 1896,		24,970.56

SOUTHPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

13	State tax the past year,	\$1,471.48
14	Expenses the past year, including salaries,	3,842.09
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	4,000.00
17	Amount of assets yielding no income the past year,	5,850.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	20,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	15,647.92
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?	None.
23	What is the per cent. per annum of income on all other real estate owned?	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	About July 1st.
25	Date of annual meeting to elect president and other officers,	About July 1st.

OFFICERS.—President, John H. Perry; Vice-Presidents, Oliver Bulkley, S. C. Sherwood; Treasurer, Charles C. Perry; Directors or Trustees, John H. Perry, W. B. Meeker, C. M. Taintor, Franklin Bulkley, Benjamin A. Bulkley, J. H. Wood, Edward Henshaw, Charles C. Perry, Charles Jennings, John A. Gorman, Arthur O. Jennings, C. O. Jelliff.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.

CHAS. F. HARWOOD, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$258,668.80	Whole Amount of Deposits, \$	515,375.50
Loans on Collateral Sec'y, .	58,869.25	Surplus Account, .	17,000.00
Loans on Personal Sec'y only, .	7,700.00	Interest Account, .	11,994.18
Town, City, and Corp. B'ds, .	57,000.00	Profit & Loss Account, .	1,101.20
Town, City, and Borough			
Notes and Orders, .	1,000.00		
Railroad Bonds, .	85,500.00		
Bank Stocks in Connecticut, .	30,450.00		
Cash in banks, .	46,077.67		
Cash in vault, .	205.16		
Total Assets, .	\$545,470.88	Total Liabilities, .	\$545,470.88

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Stafford Springs, \$	1,000.00	1,000.00	1,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, St. Imp., 6s, various, \$	32,000.00	32,000.00	33,600.00
“ Newark, N. J., Water, 4s, 1922, .	25,000.00	25,000.00	26,400.00
Totals, \$	57,000.00	57,000.00	60,000.00
RAILROAD BONDS.			
Terre Haute & Indianapolis, con., 5s, 1925, \$	20,000.00	20,000.00	22,000.00
Iowa Falls & Sioux City, 7s, 1917, .	10,000.00	12,500.00	13,000.00
Chicago, Milwaukee & St. Paul:—			
Southwestern Division, 6s, 1909, .	11,000.00	12,100.00	12,320.00
Chicago & Milwaukee “ 7s, 1903, .	9,000.00	10,800.00	11,250.00
Wisconsin Valley “ 7s, 1909, .	5,500.00	6,600.00	6,600.00
Dubuque “ 6s, 1920, .	5,000.00	5,500.00	5,750.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909, .	8,000.00	8,000.00	8,400.00
Staten Island R'y, 4½s, 1943, .	10,000.00	10,000.00	10,000.00
Totals, \$	78,500.00	85,500.00	89,320.00

STAFFORD SAVINGS BANK, STAFFORD SPRINGS.—CONT.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
100 shares	Second National, Norwich, Conn., \$	10,000.00	10,000.00	10,000.00
50 "	First " "	5,000.00	5,000.00	5,500.00
50 "	Mercantile " Hartford, "	5,500.00	4,950.00	4,950.00
45 "	First " Stafford Sp'gs, "	4,500.00	4,500.00	5,175.00
30 "	First " Middlet'wn, "	3,000.00	3,000.00	3,150.00
14 "	Rockville " Rockville, "	1,400.00	1,400.00	1,540.00
10 "	First " Wallingf'd, "	1,000.00	1,000.00	1,100.00
6 "	Far. & Mech. " Hartford, "	600.00	600.00	690.00
Totals, \$		31,000.00	30,450.00	32,105.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,404; total amount,	\$271,469.29
2	Number of depositors having \$1,000 and not over \$2,000,	82; total amount,	113,167.97
3	Number of depositors having over \$2,000 and not over \$10,000,	43; total amount,	130,738.24
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,529; total deposits	\$515,375.50
6	Largest amount due a single depositor,		6,810.29
7	Number of accounts opened during the past year, 186; number closed, 156; increase, 30.		
8	Amount deposited, including interest credited, during the past year,		96,799.28
9	Amount withdrawn during the past year,		79,318.85
10	Amount of increase,		17,480.43
11	Amount of income received the past year,		28,222.15
12	Dividends: Rate the past year, 2 and 2 per cent. amount \$9,776.92 and \$9,984.72; when paid, January 1 1896, and July 1, 1896,		19,761.64
13	State tax the past year,		1,136.80
14	Total office expenses the past year, including salaries,		2,518.78
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		9,768.30
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		20,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,500.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		10,374.25
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.

STAFFORD SAVINGS BANK, STAFFORD SPRINGS. — CONT.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|---|--------------------------|
| 23 | What is the per cent. per annum of income on all other real estate owned, | None. |
| 24 | Date of annual meeting of incorporators to elect trustees or directors, | Third Wednesday in July. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, | Third Wednesday in July. |

OFFICERS.—President, Edward C. Pinney; Treasurer, Chas. F. Harwood; Directors or Trustees, J. H. Reed, J. J. Ellis, Geo. C. Parkess, James Risley, Davis A. Baker, W. G. Ellis, R. G. Beebe, L. A. Aborn, J. V. Squire, Christopher Allen.

STAMFORD SAVINGS BANK.

FRANKLIN MILLER, Treasurer.

INCORPORATED, 1851.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,511,447.00	Whole Am't of Deposits, . \$2,769,120.51
Loans on Collateral Sec'y, 344,372.36	Surplus Account, . . . 200,000.00
Loans on Personal Sec'y only, 15,050.00	Interest Account, . . . 78,116.61
Town, City, and Corp. B'ds, 276,495.00	Profit and Loss Account, . 81,011.49
Town, City, and Borough	Rent Account, 968.35
Notes and Orders, . . . 31,500.00	
School Dist. Notes and Orders, 435.00	
Railroad Bonds, . . . 600,948.75	
Bank Stocks in Connecticut, 60,440.00	
Bank Stocks in other States, 3,000.00	
Real Estate by Foreclosure, 1,959.94	
Banking House, . . . 39,000.00	
Safes and Furniture, . . 6,500.00	
Tax Account, 3,464.60	
Returnable Tax and Ins. Acc., 608.58	
Expense Account, . . . 3,672.55	
Premium Account, . . . 76,083.00	
Suspense Account, . . . 116.98	
The Yale & Towne Manu- facturing Co. Stock, . . 8,400.00	
Cash in banks, 124,085.99	
Cash in vault, 21,637.21	
Total Assets, . . . \$3,129,216.96	Total Liabilities, . . \$3,129,216.96

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Borough of Greenwich, \$	1,500.00	1,500.00	1,500.00
City of Stamford, \$	30,000.00	30,000.00	30,000.00
Totals, \$	31,500.00	31,500.00	31,500.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Noroton, Conn., School District, . . \$	210.00	210.00	210.00
Sound Beach, " " " \$	225.00	225.00	225.00
Totals, \$	435.00	435.00	435.00

STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.							
City of Cincinnati, Ohio,	7s,	1908,	\$		11,000.00	11,000.00	13,750.00
“ Newark, N. J.,	4s,	1922,			10,000.00	10,000.00	10,400.00
“ St. Louis, Mo.,	6s,	1906,			15,000.00	15,000.00	17,452.50
“ Columbus, Ohio,	6s,	1897,			2,000.00	2,000.00	2,000.00
“ “ “	6s,	1904,			1,000.00	1,000.00	1,117.60
“ “ “	6s,	1906,			4,000.00	4,000.00	4,560.00
“ Bath, Me.,	4s,	1911-1921,			8,000.00	8,000.00	8,000.00
“ St. Joseph, Mo.,	4s,	1901,			1,000.00	995.00	1,000.00
“ “ “	6s,	1903,			7,000.00	7,000.00	7,560.00
“ Dubuque, Iowa,	5s,	1900,			20,000.00	20,000.00	20,648.00
“ “ “	5s,	1902,			10,000.00	10,000.00	10,200.00
“ Council Bluffs, Sewer,	6s,	1904-1914,			7,500.00	7,500.00	7,740.00
“ “ “ Paving,	6s,	1904-1914,			3,000.00	3,000.00	3,096.00
“ “ “	6s,	1905-1915,			1,000.00	1,000.00	1,040.00
“ Spokane, Wash.,	5s,	1914,			15,000.00	15,000.00	14,566.50
“ Johnstown, Pa.,	4s,	1904-1924,			8,000.00	8,000.00	8,000.00
“ Superior, Wis.,	6s,	1910,			5,000.00	5,000.00	5,773.00
“ Wilkesbarre, Pa.,	4½s,	1887-1907,			8,000.00	8,000.00	8,352.80
“ Wichita, Kan.,	6s,	1915,			20,000.00	20,000.00	22,396.00
Borough of Stamford, Conn.,	4s,	1896,			20,000.00	20,000.00	20,000.00
“ “ “	4s,	1901,			20,000.00	20,000.00	20,100.00
“ Norwalk, W. Reg.,	4s,	1896-1926,			10,000.00	10,000.00	10,000.00
“ “ “	4s,	1897-1927,			20,000.00	20,000.00	20,000.00
“ “ Sewer Reg.,	4s,	1907,			20,000.00	20,000.00	20,000.00
“ Birmingham, Conn.,	4s,	1908,			10,000.00	10,000.00	10,000.00
Town of Stamford, H. School,	4s,	1914-1924,			20,000.00	20,000.00	20,500.00
Totals,			\$		276,500.00	276,495.00	288,252.40
RAILROAD BONDS.							
Chicago & Northwestern:—							
Mil., L. S. & West., Mich. Div.,	6s,	1924,	\$		27,000.00	27,000.00	32,400.00
“ “ “ Ashland Div.,	6s,	1925,			14,000.00	14,000.00	16,850.00
“ “ “ Cons'd “	6s,	1921,			12,000.00	12,000.00	14,400.00
Madison Extension,	7s,	1911,			30,000.00	30,000.00	37,926.00
Northwestern Union Division,	7s,	1917,			61,000.00	61,000.00	80,970.00
Chicago & Tomah “	6s,	1905,			10,000.00	10,000.00	10,718.00
Ottum., Cedar Falls & St. P. Div.,	5s,	1909,			20,000.00	20,000.00	20,948.00
Chicago, Milwaukee & St. Paul:—							
Mineral Point Division,	5s,	1910,			35,000.00	33,998.75	36,050.00
Chicago & Pacific Western Div.,	5s,	1921,			20,000.00	20,000.00	22,800.00
Southwestern Division,	6s,	1909,			30,000.00	30,000.00	33,300.00
Dubuque “	7s,	1920,			35,000.00	35,000.00	39,900.00
Wis. Valley Div., prior 1st mort.,	7s,	1909,			11,000.00	11,000.00	13,607.00
Staten Island Railway Co.,	4½s,	1943,			40,000.00	40,000.00	40,000.00
Terre Haute & Indianapolis,	5s,	1925,			25,000.00	25,000.00	27,000.00
N. Y. Central & Hudson River, reg.,	7s,	1903,			10,000.00	10,000.00	11,500.00
“ “ “ “ coup.,	7s,	1903,			11,000.00	11,000.00	12,650.00

STAMFORD SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.						
Illinois Central, Springfield Div.,	6s,	1898,	\$	34,000.00	34,000.00	34,680.00
“ “ Western “	4s,	1951,		20,000.00	20,000.00	20,400.00
N. Y., New Haven & Hartford, reg.,	4s,	1903,		30,000.00	30,000.00	31,200.00
Long Island, Stewart's Line, coup.,	4s,	1932,		10,000.00	9,950.00	10,000.00
Shamokin Valley & Pottsville,	7s,	1901,		30,000.00	30,000.00	33,000.00
Jefferson, Madison & Indianapolis,	7s,	1906,		6,000.00	6,000.00	6,420.00
Delaware & Bound Brook,	7s,	1905,		9,000.00	9,000.00	10,080.00
Fonda, Johnstown & Gloversville,	7s,	1900,		10,000.00	10,000.00	10,858.00
Evansville & Terre Haute,	5s,	1930,		34,000.00	34,000.00	34,850.00
Sharon,	4½s,	1919,		13,000.00	13,000.00	13,520.00
Northern Railroad of New Jersey,	6s,	1917,		15,000.00	15,000.00	18,075.00
Totals,			\$	602,000.00	600,948.75	674,102.00
BANK STOCKS.						
498 shares Stamford National,	Stamford,		\$	14,940.00	14,940.00	24,900.00
15 “ Hurlbutt “	Winsted,			1,500.00	1,500.00	2,250.00
14 “ Farm. & Mech. Nat.,	Hartford,			1,400.00	1,400.00	1,540.00
80 “ First National,	Norwich,			8,000.00	8,000.00	8,000.00
55 “ “ “	Stamford,			5,500.00	5,500.00	12,100.00
20 “ Pequonnock National,	Bridgeport,			2,000.00	2,000.00	2,800.00
77 “ National Pahquioque,	Danbury,			7,700.00	7,700.00	9,240.00
45 “ City National,	So. Norwalk,			4,500.00	4,500.00	5,220.00
30 “ The Western National,	New York,			3,000.00	3,000.00	3,300.00
50 “ Danbury “	Danbury,			5,000.00	5,000.00	5,500.00
39 “ Fairfield Co. “	Norwalk,			3,900.00	3,900.00	3,510.00
25 “ Second “	New Haven,			2,500.00	2,500.00	4,175.00
13 “ Birmingham “	Birmingham,			1,300.00	1,300.00	2,210.00
22 “ Nat. Bank of Norwalk,	Norwalk,			2,200.00	2,200.00	2,354.00
Totals,			\$	63,440.00	63,440.00	87,099.00
105 shares Yale & Towne Mfg. Co. Stock,			\$	10,500.00	8,400.00	8,400.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,980; total amount,	\$1,123,894.07
	Number of depositors having \$1,000 and not over \$2,000,	509; total amount,	647,004.78
3	Number of depositors having over \$2,000 and not over \$10,000,	254; total amount,	895,370.66
4	Number of depositors having over \$10,000,	9; total amount,	102,851.00
5	Total number of depositors,	5,752; total deposits,	\$2,769,120.51
	Largest amount due a single depositor,		16,369.00

STAMFORD SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

7	Number of accounts opened during the past year, 756; number closed, 721; increase, 35.	
8	Amount deposited, including interest credited, during the past year,	\$716,713.90
9	Amount withdrawn during the past year,	604,522.60
10	Amount of increase,	112,191.30
11	Amount of income received during the past year,	154,341.34
12	Dividends: Rate the past year, 4 per cent.; amounts, \$50, 535.49, and \$51,800.63; when paid October, 1895, and April, 1896,	102,336.12
13	State tax the past year,	6,533.01
14	Expenses the past year, including salaries,	10,678.55
15	What amount of collateral and personal loans is past due,	6,425.00
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	48,550.00
18	Loans on real estate — are they all first mortgages,	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	30,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	30,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	50,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum income on all other real estate owned,	.05 $\frac{41}{100}$.
24	Date of annual meeting of incorporators to elect trustees or directors,	July.
25	Date of annual meeting to elect president, treasurer, and other officers,	July.

OFFICERS. — President, George H. Hoyt; Vice-President, Charles A. Hawley; Treasurer, Franklin Miller; Directors or Trustees, William W. Skiddy, Albert G. Weed, William H. Judd, Theodore Leeds, Franklin Miller, Charles H. Lounsbury, Amos M. Brush, Stephen E. Reed, and Dwight Waugh.

STATE SAVINGS BANK, HARTFORD.

MILES W. GRAVES, Treasurer.

INCORPORATED, 1858.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, .	\$1,810,559.06	Whole Amt. of Deposits, \$4,232,647.02	
Loans on Collateral Security, 142,880.00		Surplus Account, . . .	60,204.87
Loans on Personal Sec'y only, 8,350.00		Interest Account, . . .	25,028.29
United States Bonds, . .	54,000.00		
State Warrants, . . .	11,025.04		
Town, City, and Corp. Bonds, 272,720.00			
Railroad Bonds, . . .	1,373,000.00		
Bank Stocks in Connecticut, 345,211.90			
Real Estate by Foreclosure, 239,156.39			
Banking House, . . .	34,000.00		
Cash in banks, . . .	19,866.92		
Cash in vault, . . .	7,110.87		
Total Assets, . . .	\$4,317,880.18	Total Liabilities, . . .	\$4,317,880.18

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Coupons, \$	50,000.00	54,000.00	54,500.00
STATE WARRANTS.			
State of Washington Warrants, . . . \$	11,025.04	11,025.04	12,014.21
TOWN, CITY, AND CORPORATION BONDS.			
Toledo, Ohio, 4½s, 1903, \$	25,000.00	26,000.00	26,000.00
Cincinnati, " 7½s, 1902,	102,000.00	118,320.00	118,500.00
" " 7½s, 1906,	100,000.00	123,000.00	123,500.00
" " 6s, 1900,	3,000.00	3,050.00	3,180.00
" " 7s, 1904,	2,000.00	2,350.00	2,400.00
Totals, \$	232,000.00	272,720.00	273,580.00
RAILROAD BONDS.			
Baltimore & Cumberland Valley, 6s, 1931, \$	50,000.00	60,000.00	62,000.00
Buffalo, New York & Erie, 7s, 1916,	125,000.00	166,250.00	166,500.00
Central Ohio, 4½s, 1930,	20,000.00	20,000.00	20,000.00
Chicago & Northwestern:—			
Cedar Rapids & Mo. River, 7s, 1916,	70,000.00	92,800.00	94,500.00
Iowa Midland, 8s, 1900,	51,000.00	58,650.00	59,160.00
Madison Extension, 7s, 1911,	54,000.00	68,600.00	70,200.00
Menominee, 7s, 1911,	54,000.00	68,600.00	70,200.00
Northwestern Union, 7s, 1917,	55,000.00	73,000.00	74,250.00

STATE SAVINGS BANK, HARTFORD.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.—CONTINUED.			
Chicago & Rock Island, 6s, 1917, \$	8,000.00	9,000.00	9,920.00
Delaware, Lack. & Western:—			
Morris & Essex, 7s, 1914,	30,000.00	38,000.00	42,000.00
Warren, 7s, 1900,	35,000.00	39,250.00	39,750.00
Delaware & Bound Brook, 7s, 1905,	20,000.00	24,000.00	24,500.00
Evansville & Terre Haute:—			
Sullivan County, 5s, 1930,	13,000.00	13,000.00	13,000.00
Fonda, Johnstown & Gloversville, 6s, 1921,	10,000.00	12,000.00	12,100.00
Iowa Falls & Sioux City, 7s, 1917,	40,000.00	50,000.00	50,400.00
Joliet & Northern Indiana, 7s, 1907,	101,000.00	121,200.00	122,210.00
Oswego & Rome, 7s, 1915,	41,000.00	51,350.00	45,530.00
Pitts., McKeesport & Yough., 6s, 1922,	20,000.00	24,800.00	25,000.00
Saginaw & Western, 6s, 1913,	30,000.00	24,000.00	22,500.00
Shamokin Valley & Pottsville, 7s, 1901,	20,000.00	22,500.00	23,000.00
Staten Island, 4½s, 1943,	100,000.00	100,000.00	102,500.00
St. Paul, Minneapolis & Manitoba:—			
Dakota Extension, 6s, 1910,	30,000.00	34,500.00	34,800.00
Eastern of Minnesota, 5s, 1908,	25,000.00	25,000.00	26,250.00
Dayton & Michigan, 5s, 1911,	25,000.00	26,500.00	27,500.00
St. Paul & Northern Pacific, 6s, 1923,	55,000.00	66,000.00	67,375.00
Chicago, Milwaukee & St. Paul:—			
Dubuque Division, 6s, 1920,	20,000.00	22,000.00	24,000.00
Mineral Point, 5s, 1910,	40,000.00	40,000.00	42,000.00
Southwestern, 6s, 1909,	20,000.00	22,000.00	22,200.00
Totals, \$	1,162,000.00	1,373,000.00	1,393,345.00
BANK STOCKS.			
83 shares Ætna National, Hartford, \$	8,300.00	10,865.00	12,200.00
440 " American " "	22,000.00	28,400.00	30,800.00
40 " Charter Oak " "	4,000.00	4,000.00	3,900.00
140 " City, " "	14,000.00	14,000.00	14,000.00
50 " National Exchange, " "	2,500.00	2,500.00	3,200.00
253 " First National, " "	25,300.00	25,300.00	29,995.00
50 " Farm. & Mech. Nat., " "	5,000.00	5,000.00	5,500.00
85 " Hartford " "	8,500.00	11,937.00	11,900.00
110 " Phoenix " "	11,000.00	13,000.00	13,420.00
600 " Mercantile " "	60,000.00	60,000.00	48,000.00
270 " Conn. T. & S. D. Co., " "	27,000.00	36,400.00	45,100.00
20 " Conn. Riv. Bank'g Co., " "	600.00	800.00	750.00
250 " Security Co., " "	25,000.00	31,250.00	30,000.00
20 " State, " "	2,000.00	2,000.00	2,200.00
80 " Central Nat., Middletown, " "	6,000.00	8,000.00	7,200.00
10 " Citizens " Waterbury, " "	1,000.00	1,200.00	1,450.00
60 " First " Meriden, " "	6,000.00	7,000.00	7,500.00
100 " Home " " " "	10,000.00	12,000.00	12,000.00
25 " New Britain " New Britain, " "	2,500.00	3,300.00	3,750.00

STATE SAVINGS BANK, HARTFORD.— CONTINUED.

INVESTMENTS.— CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.— CONTINUED.						
50 shares	First	Nat., Litchfield,		\$ 5,000.00	5,800.00	5,000.00
80	"	First	Norwich,	8,000.00	8,000.00	8,000.00
100	"	Second	"	10,000.00	10,000.00	10,000.00
250	"	Thames	"	25,000.00	36,000.00	37,000.00
300	"	N. Haven Co.	New Haven,	3,000.00	3,600.00	4,200.00
25	"	Southport	Southport,	25,000.00	4,859.90	5,375.00
Totals,				\$ 294,200.00	345,211.90	352,440.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	6,988; total amount,	\$1,549,485.30
2	Number of depositors having \$1,000 and not over \$2,000,	962; total amount,	1,265,192.14
3	Number of depositors having over \$2,000 and not over \$10,000,	427; total amount,	1,407,879.62
4	Number of depositors having over \$10,000,	1; total amount,	10,089.96
5	Total number of depositors,	8,378; total deposits,	\$4,232,647.02
6	Largest amount due a single depositor,		10,089.96
7	Number of accounts opened during the past year, 1,087; number closed, 797; increase, 290.		
8	Amount deposited, including interest credited, during the past year,		1,104,992.93
9	Amount withdrawn during the past year,		924,533.46
10	Amount of increase,		180,459.47
11	Amount of income received the past year,		230,986.70
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$79,062.95 and \$81,238.61; when paid, February 1, 1896, and August 1, 1896,		160,301.56
13	State tax the past year,		9,439.20
14	Expenses the past year, including salaries,		10,013.46
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		38,242.72
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		38,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		5,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		54,230.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		4 ⁴⁵ / ₁₀₀ per cent.

STATE SAVINGS BANK, HARTFORD.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- 23 What is the per cent. per annum of income on all other real estate owned, 2 per cent.
- 24 Date of annual meeting of incorporators to elect trustees and directors, Third Wednesday in July.
- 25 Date of annual meeting to elect president, treasurer, and other officers, Third Wednesday in July.

OFFICERS.— President, Samuel Taylor; Treasurer, Miles W. Graves; Directors or Trustees, Miles W. Graves, D. W. C. Skilton, Samuel Taylor, Henry E. Taintor, George E. Hatch, Charles E. Billings, Henry Roberts, Samuel M. Bronson, Stanley B. Bosworth, John P. Wheeler, Frederic W. Davis, B. Rowland Allen, Egbert O. Weeks.

THE STONINGTON SAVINGS BANK.

D. B. SPAULDING, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$291,066.88	Whole Amount of Deposits, \$681,628.78	
Loans on Collateral Security, . . .	38,922.50	Surplus Account, . . .	30,152.66
Loans on Personal Sec'ty only, . . .	20,243.00	Interest Account, . . .	9,198.93
Town, City, and Corp. B'ds, . . .	6,812.50	Cash due bank, . . .	4,127.47
Railroad Bonds, . . .	64,160.96		
Railroad Stocks, . . .	6,409.00		
Bank Stocks in Connecticut, . . .	94,087.50		
Real Estate by Foreclosure and otherwise, . . .	200,871.39		
Tax Account, . . .	44.00		
Insurance Account, . . .	253.34		
Expense Account, . . .	2,236.77		
Total Assets, . . .	\$725,107.84	Total Liabilities, . . .	\$725,107.84

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.			
442 shares New York, Ontario & Western, . . . \$	44,200.00	6,409.00	6,243.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, . . . 6s, 1901, \$	4,000.00	4,600.00	4,600.00
" Davenport, Iowa, . . . 6s, 1899, . . .	2,000.00	2,212.50	2,200.00
Totals, \$	6,000.00	6,812.50	6,800.00
RAILROAD BONDS.			
Joliet & Northern Indiana, . . . 7s, 1907, . . .	8,000.00	7,700.00	9,360.00
Chicago, Milwaukee & St. Paul : —			
Mineral Point, . . . 5s, 1919, . . .	15,000.00	14,316.72	15,600.00
Chicago & Pacific Western, . . . 5s, 1921, . . .	12,000.00	11,729.58	13,260.00
Mineral Range, . . . 5s, 1931, . . .	30,000.00	30,414.66	30,600.00
Totals, \$	65,000.00	64,160.96	68,820.00
BANK STOCKS.			
32 shares City, . . . Hartford, Conn., \$	3,200.00	3,200.00	3,360.00
317 " First National, . . . Stonington, " . . .	31,700.00	37,337.00	41,210.00

THE STONINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.			
120 shares Pawcatuck Nat'l, Pawcatuck, Conn., \$	6,000.00	7,202.50	5,400.00
30 " Danbury " Danbury, "	3,000.00	3,060.00	3,150.00
50 " Uncas " Norwich, "	5,000.00	5,500.00	5,000.00
200 " First " " "	20,000.00	22,040.00	22,000.00
39 " Thames " " "	3,900.00	5,868.00	5,850.00
39 " Merchants " " "	3,900.00	3,900.00	4,758.00
50 " Second " " "	5,000.00	5,980.00	5,000.00
Totals, \$	81,700.00	94,087.50	95,728.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,141; total amount,	\$226,612.63
2	Number of depositors having \$1,000 and not over \$2,000,	111; total amount,	149,744.47
3	Number of depositors having over \$2,000 and not over \$10,000,	71; total amount,	277,095.73
4	Number of depositors having over \$10,000,	2; total amount,	28,175.95
5	Total number of depositors,	1,325; total deposits,	\$681,628.78
6	Largest amount due a single depositor,		17,960.10
7	Number of accounts opened during the past year, 161; number closed, 110; increase, 51.		
8	Amount deposited, including interest credited, during the past year,		91,080.14
9	Amount withdrawn during the past year,		73,014.96
10	Amount of increase,		18,065.18
11	Amount of income received the past year,		32,877.56
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$12,996.33, and \$13,192.26; when paid, Dec. 16, 1895, and June 15, 1896,		26,188.59
13	State tax the past year,		1,049.61
14	Expenses the past year, including salaries,		2,932.41
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		1,530.00
17	Amount of assets yielding no income the past year,		7,700.00
18	Loans on real estate — are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,205.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		7,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		8,000.00

THE STONINGTON SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- | | | |
|----|--|---------------------------|
| 22 | What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto, | 1 $\frac{1}{2}$ per cent. |
| 23 | What is the per cent. per annum of income on all other real estate owned, | Nothing. |
| 24 | Date of annual meeting of incorporators to elect trustees or directors, | June 27, 1896. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, | June 27, 1896. |

OFFICERS.—President, Richard A. Wheeler; Treasurer, D. B. Spaulding; Directors or Trustees, Richard A. Wheeler, William J. H. Pollard, Moses A. Pendleton, Daniel B. Spaulding, Oscar F. Pendleton, George H. Robinson, and Horace N. Pendleton.

SUFFIELD SAVINGS BANK.

MARTIN H. SMITH, Treasurer.

INCORPORATED, 1869.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$87,991.00	Whole Amt. of Deposits, . .	\$163,229.36
Loans on Collateral Security, . .	14,650.00	Surplus Account, . . .	16,565.36
Loans on Personal Sec'y only, . .	6,500.00	Interest Account, . . .	647.45
Town, City, and Corpora- tion Bonds,	17,139.00		
Railroad Bonds,	26,000.00		
Railroad Stocks,	450.00		
Bank Stocks in Connecticut, . .	24,000.00		
Expense Account,	248.17		
Cash in banks,	3,464.00		
Total Assets,	\$180,442.17	Total Liabilities,	\$180,442.17

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD STOCKS.				
30 shares Connecticut Western,	\$	3,000.00	450.00	450.00
TOWN, CITY, AND CORPORATION BONDS.				
City of Columbus,	6s, 1901, \$	1,000.00	1,000.00	1,000.00
" " " " " " " "	6s, 1899, .	200.00	200.00	200.00
Sioux City,	6s, 1912, .	6,000.00	6,000.00	6,000.00
" " " " " " " "	6s, 1912, .	700.00	700.00	700.00
" Davenport,	6s, 1900, .	5,000.00	5,000.00	5,000.00
" Youngstown,	6s, 1897, .	4,239.00	4,239.00	4,239.00
Totals,	\$	17,139.00	17,139.00	17,139.00
RAILROAD BONDS.				
Rome & Watertown,	5s, 1922, \$	5,000.00	5,000.00	5,000.00
Chicago & Northwestern,	7s, 1915, .	5,000.00	5,000.00	7,000.00
" " " " " " " "	6s, 1929, .	3,000.00	3,000.00	3,300.00
Cedar Rapids,	7s, 1916, .	5,000.00	5,000.00	6,750.00
Staten Island,	4½, 1943, .	8,000.00	8,000.00	8,000.00
Totals,	\$	26,000.00	26,000.00	30,050.00

SUFFIELD SAVINGS BANK.—CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.					PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.							
130 shares	First	National,	Suffield,	\$	13,000.00	13,000.00	19,500.00
34	"	"	Hartford,		3,400.00	3,400.00	3,570.00
40	Conn. River,	"	"		1,200.00	1,200.00	1,200.00
9	Mercantile	"	"		900.00	900.00	900.00
48	City,	"	"		4,800.00	4,800.00	4,800.00
7	Merchants	"	Norwich,		700.00	700.00	700.00
Totals,					\$ 24,000.00	24,000.00	30,670 00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	738; total amount,	\$117,694.36
2	Number of depositors having \$1,000 and not over \$2,000,	22; total amount,	29,536.68
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	16,008.32
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	766; total deposits,	\$163,239.36
6	Largest amount due a single depositor,		3,965.76
7	Number of accounts opened during the past year, 103; number closed, 77; increase, 26.		
8	Amount deposited, including interest credited, during the past year,		46,852.42
9	Amount withdrawn during the past year,		41,619.88
10	Amount of increase,		5,232.54
11	Amount of income received the past year,		10,394.82
12	Dividends: Rate the past year, 2 and 2 per cent.; amounts, \$2,992.43 and \$3,129.11; when paid, February 1, 1896, and August 1, 1896,		6,121.54
13	State tax the past year,		267.92
14	Expenses the past year, including salaries,		2,345.04
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		5,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		3,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		6,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?		None.

SUFFIELD SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

- 23 What is the per cent. per annum of income on all other real estate owned, None.
- 24 Date of annual meeting of incorporators to elect trustees or directors, Wednesday after second Monday in July.
- 25 Date of annual meeting to elect president, treasurer, and other officers, Wednesday after second Monday in July.

OFFICERS. — President, Matthew T. Newton; Treasurer, Martin H. Smith; Trustees, Matthew T. Newton, Fred. B. Hatheway, Samuel Macauley, Oliver C. Rose, Dwight S. Fuller, James O. Hoskins, Thaddeus H. Spencer, Horace K. Ford, Edward A. Fuller, Samuel White, Edmund Halladay, Martin H. Smith.

THOMASTON SAVINGS BANK.

HENRY E. STOUGHTON, Treasurer.

INCORPORATED, 1874.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$246,840.00	Whole Amt. of Deposits, . .	\$437,966.94
Loans on Collateral Security, .	45,995.00	Surplus Account, . . .	18,000.00
Loans on Personal Sec'y only, .	28,155.50	Interest Account, . . .	19,757.42
Town, City, and Corp. Bonds, .	65,000.00		
Town, City, and Borough Notes and Orders, . . .	6,000.00		
School Dist. Notes and Orders, .	625.00		
Railroad Bonds,	21,000.00		
Bank Stocks in Connecticut, .	43,150.00		
Real Estate by Foreclosure, . .	8,545.16		
Expense Account,	945.08		
Cash in banks,	6,389.90		
Cash in vault,	3,078.72		
Total Assets,	\$475,724.36	Total Liabilities,	\$475,724.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES.			
Town of Plymouth, Conn., \$	6,000.00	6,000.00	6,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School Dist., Town of Plymouth, Conn., \$	625.00	625.00	625.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Middletown, Conn., 4s, 1910, \$	5,000.00	5,000.00	5,050.00
“ Naugatuck, “ 4s, 1912, .	10,000.00	10,000.00	10,100.00
City of Minneapolis, Minn., 4s, 1920, .	5,000.00	5,000.00	5,075.00
“ Newark, N. J., 4s, 1922, .	5,000.00	5,000.00	5,000.00
“ Columbus, Ohio, 5s, 1920, .	5,000.00	5,000.00	5,600.00
“ Trenton, N. J., 5s, 1897, .	10,000.00	10,000.00	10,000.00
“ Cincinnati, Ohio, 7s, 1904, .	5,000.00	5,000.00	6,000.00
“ Omaha, Neb., 5s, 1912, .	10,000.00	10,000.00	10,800.00
“ Aurora, Ill., 6s, 1900, .	5,000.00	5,000.00	5,100.00
County of Fairfield, Conn., 4s, 1903-1913, .	5,000.00	5,000.00	5,000.00
Totals, \$	65,000.00	65,000.00	67,725.00

THOMASTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.						
Chic., Mil. & St. Paul, Dubuque Div.,	6s,	1920,	\$	6,000.00	6,000.00	6,900.00
McKeesport & Belle Vernon,	6s,	1918,		5,000.00	5,000.00	5,900.00
Shamokin Valley & Pottsville,	7s,	1901,		5,000.00	5,000.00	5,600.00
Morris & Essex,	7s,	1914,		5,000.00	5,000.00	6,500.00
Totals,			\$	21,000.00	21,000.00	24,900.00
BANK STOCKS.						
10 shares Middlesex Co. Nat.,		Middletown,	\$	1,000.00	1,000.00	1,000.00
15 " Birmingham " Derby,				1,500.00	1,500.00	2,000.00
85 " Manufacturers " Waterbury,				8,500.00	8,500.00	10,000.00
105 " Waterbury " "				5,250.00	5,250.00	9,100.00
30 " Citizens " "				3,000.00	3,000.00	4,200.00
50 " Fourth " "				5,000.00	5,000.00	6,500.00
40 " National Pahquioque,		Danbury,		4,000.00	4,000.00	4,800.00
8 " First Nat.,		Meriden,		800.00	800.00	1,000.00
25 " Home " "				2,500.00	2,500.00	2,850.00
3 " Yale " New Haven,				300.00	300.00	350.00
12 " Second " "				1,200.00	1,200.00	2,000.00
10 " Merchants " Norwich,				1,000.00	1,000.00	1,100.00
14 " Nat. Exchange " Hartford,				700.00	700.00	850.00
11 " New Britain " New Britain,				1,100.00	1,100.00	1,600.00
40 " Bristol " Bristol,				4,000.00	4,000.00	6,500.00
33 " Southington " Southington,				3,300.00	3,300.00	3,300.00
Totals,			\$	43,150.00	43,150.00	57,150.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,544; total amount,	\$257,359.24
2	Number of depositors having \$1,000 and not over \$2,000,	82; total amount,	112,576.15
3	Number of depositors having over \$2,000 and not over \$10,000,	26; total amount,	68,031.55
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,652; total deposits,	\$437,966.94
6	Largest amount due a single depositor,		4,287.16
7	Number of accounts opened during the past year, 288; number closed, 262; increase, 26.		
8	Amount deposited, including interest credited, during the past year,		140,232.67
9	Amount withdrawn during the past year,		115,349.34
10	Amount of increase,		24,883.33

THOMASTON SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

11	Amount of income received the past year,	\$25,997.33
12	Dividends : Rate the past year, 2 and 2 per cent.; amount, \$8,017.64 and \$8,285.10; when paid, January 1, 1896, and June 1, 1896,	16,302.74
13	State tax the past year,	902.16
14	Expenses the past year, including salaries,	2,001.75
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate—are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	20,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	10,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	4 per cent.
23	What is the per cent. per annum of income on all other real estate owned,	None owned.
24	Date of annual meeting of incorporators to elect trustees or directors,	Last Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Last Wednesday in July.

OFFICERS.—President, John H. Wood; Treasurer, Henry E. Stoughton; Directors or Trustees, John H. Wood, H. F. Bradford, G. A. Stoughton, Willis G. French, R. T. Andrews, H. A. Welton, Porter Darrow, H. E. Stoughton, L. D. Kenea.

THOMPSON SAVINGS BANK OF PUTNAM.

ELMER C. WOOD, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate,	\$310,344.15	Whole Amount of Deposits,	\$479,088.95
Loans on Collateral Security,	41,416.53	Surplus Account,	13,200.00
Loans on Personal Sec'y only,	51,243.54	Interest Account,	2,988.19
Town, City, and Corp. Bonds,	8,664.04	Profit and Loss Account,	208.13
City Warrants,	4,758.87	Rents,	95.49
Railroad Bonds,	14,112.50		
Bank Stocks in Connecticut,	20,055.00		
Bank Stocks in other States,	19,990.05		
Real Estate by Foreclosure,	13,363.76		
Banking House,	6,468.47		
Expense Account,	369.46		
Cash in bank,	4,794.39		
Total Assets,	\$495,580.76	Total Liabilities,	\$495,580.76

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
CITY WARRANTS.				
Tacoma Warrants,		\$ 4,758.87	4,758.87	6,429.52
TOWN, CITY, AND CORPORATION BONDS.				
Husted Investment Co.,	6s, 1897,	\$ 8,664.04	8,664.04	8,664.04
RAILROAD BONDS.				
Chicago, Milwaukee & St. Paul :—				
Western Division,	5s, 1921,	\$ 5,000.00	4,706.25	5,750.00
Mineral Point Division,	5s, 1910,	10,000.00	9,406.25	10,500.00
Totals,		\$ 15,000.00	14,112.50	16,250.00
BANK STOCKS.				
75 shares Thompson National,	Putnam,	\$ 7,500.00	40,045.05	38,815.00
12 " Home	Meriden,	1,200.00		
6 " First	"	600.00		
73 " City	Bridgeport,	7,300.00		
50 " Continental	New York,	5,000.00		
50 " Central	"	5,000.00		
60 " Western	"	6,000.00		
Totals,		\$ 32,600.00	40,045.05	38,815.00

THOMPSON SAVINGS BANK OF PUTNAM.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,851; total amount,	\$251,977.75
2	Number of depositors having \$1,000 and not over \$2,000,	103; total amount,	137,969.50
3	Number of depositors having over \$2,000 and not over \$10,000,	29; total amount,	89,141.70
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,483; total deposits,	\$479,088.95
6	Largest amount due a single depositor,		8,517.55
7	Number of accounts opened during the past year, 289; number closed, 231; increase, 58.		
8	Amount deposited, including interest credited, during the past year,		109,265.27
9	Amount withdrawn during the past year,		79,552.09
10	Amount of increase,		29,713.18
11	Amount of income received the past year,		24,328.31
12	Dividends: Rate the past year, 2 and 2 per cent.; amounts, \$8,760.42 and \$9,055.25; when paid, Feb'y 1, 1896, and August 1, 1896,		17,815.67
13	State tax the past year,		993.55
14	Expenses the past year, including salaries,		2,495.36
15	What amount of collateral and personal loans is past due,		30,071.32
16	What amount of paper and loans of every description was charged off the past year?		8,658.45
17	Amount of assets yielding no income the past year,		50,755.76
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		30,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		4,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		12,860.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto?		.028
23	What is the per cent. per annum of income on all other real estate owned?		.014
24	Date of annual meeting of incorporators to elect trustees or directors,	Last Tuesday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Last Tuesday in July.	

OFFICERS.—President, George H. Nichols; Treasurer, Elmer C. Wood; Directors or Trustees, David Chase, H. H. Dike, Prescott Bartlett, F. M. Messenger, John Elliott, Charles Arnold, James N. Kingsbury, Marvin D. Elliott, Thomas Hutchinson, Oscar Tourtellotte, O. G. Chase, Elmer C. Wood.

TORRINGTON SAVINGS BANK.

ISAAC W. BROOKS, Treasurer.

INCORPORATED, 1868.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$424,350.00	Whole Amount of Deposits, \$805,105.34	
Loans on Collateral Security, . . .	16,900.00	Surplus Account, . . .	19,025.28
Loans on Personal Sec'y. only, . . .	56,425.00	Interest Account, . . .	15,364.88
United States Bonds, . . .	40,000.00		
Town, City, and Corp. B'ds, . . .	154,000.00		
Town, City, and Borough Notes and Orders, . . .	94,750.00		
Railroad Bonds, . . .	25,000.00		
Bank Stocks in Connecticut, . . .	13,200.00		
Cash in banks, . . .	14,870.50		
Total Assets, . . .	\$839,495.50	Total Liabilities, . . .	\$839,495.50

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
Fours of 1907, Registered, \$	40,000.00	40,000.00	43,000.00
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Torrington, Orders, \$	61,000.00	61,000.00	61,000.00
“ Thomaston, “	20,000.00	20,000.00	20,000.00
Borough of Torrington, “	13,750.00	13,750.00	13,750.00
Totals, \$	94,750.00	94,750.00	94,750.00
TOWN, CITY, AND CORPORATION BONDS.			
Town of Thomaston, Conn., 4s, 1904,	15,000.00	15,000.00	15,300.00
“ Naugatuck, “ 4s, 1912,	10,000.00	10,000.00	10,350.00
Borough of Norwalk, “ 4s, 1926,	5,000.00	5,000.00	5,200.00
“ Torrington, “ 4s, 1924,	30,000.00	30,000.00	31,200.00
City of Boston, Mass., 4s, 1899,	10,000.00	10,000.00	10,100.00
“ “ 4s, 1911,	10,000.00	10,000.00	10,400.00
“ Providence, R. I., 5s, 1900,	12,000.00	12,000.00	12,360.00
“ “ 5s, 1906,	3,000.00	3,000.00	3,300.00
“ New Haven, Conn., 4s, 1913,	19,000.00	19,000.00	19,760.00
“ Hartford, “ 6s, 1897,	10,000.00	10,000.00	10,200.00
“ Meriden, “ 4s, 1905,	15,000.00	15,000.00	15,450.00
“ Ansonia, “ 4s, 1915,	10,000.00	10,000.00	10,400.00
City School District, New Haven, 4s, 1909,	5,000.00	5,000.00	5,150.00
Totals, \$	154,000.00	154,000.00	159,170.00

TORRINGTON SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903, \$	15,000.00	15,000.00	15,450.00
New London Northern, 4s, 1910,	10,000.00	10,000.00	10,100.00
Totals, \$	25,000.00	25,000.00	25,550.00
BANK STOCKS.			
55 shares First National, Litchfield, \$	5,500.00	6,050.00	6,050.00
31 " Hurlbut " Winsted,	3,100.00	4,650.00	4,650.00
25 " Thomaston " Thomaston,	2,500.00	2,500.00	2,750.00
Totals, \$	11,100.00	13,200.00	13,450.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,793; total amount,	\$432,981.43
2	Number of depositors having \$1,000 and not over \$2,000, .	143; total amount,	188,434.45
3	Number of depositors having over \$2,000 and not over \$10,000, .	60; total amount,	183,689.46
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,996; total deposits,	\$805,105.34
6	Largest amount due a single depositor,		9,515.09
7	Number of accounts opened during the past year, 751; number closed, 419; increase, 332.		
8	Amount deposited, including interest credited, during the past year,		320,170.28
9	Amount withdrawn during the past year,		236,335.56
10	Amount of increase,		83,834.72
11	Amount of income received the past year,		36,654.21
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$13,553.92, and \$14,478 67; when paid, January 1, 1896, and July 1, 1896,		\$28,032.59
13	State tax the past year,		1,743.24
14	Expenses the past year, including salaries,		3,191.17
15	What amount of collateral and personal loans is past due? All notes are on demand.		
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		None.
18	Loans on real estate— are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00

TORRINGTON SAVINGS BANK.— CONTINUED.

MISCELLANEOUS ITEMS.— CONTINUED.

20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$20,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	6,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	No real estate.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Monday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Monday in July.

OFFICERS.— President, Elisha Turner; Treasurer, Isaac W. Brooks; Directors or Trustees: Elisha Turner, Isaac W. Brooks, Charles F. Brooker, Edward C. Hotchkiss, John W. Brooks, Chas. L. McNeil, Edward T. Coe.

UNION SAVINGS BANK, DANBURY.

LEVI P. TREADWELL, Treasurer.

INCORPORATED, 1866.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$796,244.00	Whole Am't of Deposits, \$1,214,036.03	
Loans on Collateral Security, . . .	22,577.00	Surplus Account, . . .	50,000.00
Loans on Personal Sec'y only, . . .	36,428.00	Interest Account, . . .	46,590.95
Town, City, and Corp. Bonds, . . .	91,450.00		
Town, City, and Borough Notes and Orders, . . .	57,900.00		
School District Notes and Orders, . . .	12,058.00		
Railroad Bonds, . . .	177,730.00		
Bank Stocks in Connecticut, . . .	33,200.00		
Bank Stocks in other States, . . .	8,640.00		
Real Estate by Foreclosure, . . .	17,575.00		
Banking House, . . .	26,000.00		
Cash in banks, . . .	20,824.17		
Cash in vault, . . .	10,000.81		
Total Assets, . . .	\$1,310,626.98	Total Liabilities, . . .	\$1,310,626.98

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Brookfield, \$	400.00	400.00	400.00
“ Redding,	500.00	500.00	500.00
“ Danbury,	5,000.00	5,000.00	5,000.00
City of Danbury,	52,000.00	52,000.00	52,000.00
Totals, \$	57,900.00	57,900.00	57,900.00
SCHOOL DISTRICT NOTES AND ORDERS.			
Center District, Danbury, \$	11,500.00	11,500.00	11,500.00
Deer Hill, “	220.00	220.00	220.00
Beaver Brook,	50.00	50.00	50.00
Mill Plain,	100.00	100.00	100.00
Middle River,	188.00	188.00	188.00
Totals, \$	12,058.00	12,058.00	12,058.00
TOWN, CITY, AND CORPORATION BONDS.			
Sioux City, Iowa, 4½s, 1915, \$	10,000.00	10,000.00	10,000.00
Dubuque, “ 5s, 1901,	2,000.00	2,000.00	2,000.00
Davenport, “ 6s, 1901,	5,000.00	5,000.00	5,000.00

UNION SAVINGS BANK, DANBURY.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	4,407; total amount,	\$655,365.24
2	Number of depositors having \$1,000 and not over \$2,000,	253; total amount,	318,141.00
3	Number of depositors having over \$2,000 and not over \$10,000,	76; total amount,	219,774.00
4	Number of depositors having over \$10,000,	2; total amount,	20,755.79
5	Total number of depositors,	4,738; total deposits,	\$1,214,036.03
6	Largest amount due a single depositor,		10,641.60
7	Number of accounts opened during the past year, 515; number closed, 434; increase, 81.		
8	Amount deposited, including interest credited, during the past year,		371,034.92
9	Amount withdrawn during the past year,		336,833.97
10	Amount of increase,		34,200.95
11	Amount of income received the past year,		61,401.84
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$22,-430.04 and \$22,985.01; when paid, October 1, 1895, and April 1, 1896,		45,415.05
13	State tax the past year,		2,726.38
14	Expenses the past year, including salaries,		6,988.14
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		5,500.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		27,298.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		8,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		13,420.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	About 1 per cent.	
23	What is the per cent. per annum of income on all other real estate owned,	Estimated 4½ per cent.	
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Thursday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Thursday in July.	

OFFICERS.—President, S. C. Holley; Treasurer, Levi P. Treadwell; Directors or Trustees, S. C. Holley, Wm. J. Rider, C. A. Mallory, D. G. Penfield, J. H. Fanton, W. H. Austin, Jos. T. Bates, G. E. Chichester, L. L. Hubbell.

WATERBURY SAVINGS BANK.

F. J. KINGSBURY, Treasurer.

INCORPORATED, 1850.

STATEMENT, OCTOBER 1, 1896.

ASSETS.	LIABILITIES.
Loans on Real Estate, . . \$1,808,316.00	Whole Amt. of Deposits, . \$3,425,229.80
Loans on Collateral Security, 451,970.00	Surplus Account, . . . 100,000.00
Loans on Personal Sec'y only, 256,432.00	Interest Account, . . . 106,894.24
Dime Savings Bank, . . . 5,048.71	Rent, 160.00
Town, City, and Corp. B'ds, 187,600.00	
Town Notes and Orders, . . 34,724.70	
School Dist. Notes, Orders, and	
Bonds, 133,850.00	
Railroad Bonds, 390,000.00	
Bank Stocks in Connecticut, 128,860.00	
Real Estate by Foreclosure, 24,831.07	
Banking House & Real Est., 31,506.72	
Insurance Account, 16.50	
Furniture and Fixtures, . . . 8,700.00	
Over and Short, 17.72	
Cash in banks, 170,410.62	
Total Assets, . . . \$3,632,284.04	Total Liabilities, . . \$3,632,284.04

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Waterbury, Conn., \$	34,724.70	34,724.70	34,724.00
SCHOOL DISTRICT NOTES, ORDERS, AND BONDS.			
Bonds, Center Dist., Waterbury, 4s, 1901, 1910, \$	100,000.00	100,000.00	103,000.00
Orders, " "	32,000.00	32,000.00	32,000.00
" East Farms, "	1,700.00	1,700.00	1,700.00
" South Brooklyn, "	150.00	150.00	150.00
Totals, \$	133,850.00	133,850.00	136,850.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.						
Waterbury, Conn., Water,	7s,	1899,	\$	25,000.00	25,000.00	27,000.00
“ “ City Hall,	7s,	1897, 1901,		8,000.00	8,000.00	8,560.00
“ “ Sewer,	4s,	1907,		27,000.00	27,000.00	27,540.00
Cincinnati, Ohio,	7s,	1904,		5,000.00	5,000.00	5,500.00
Columbus, “	6s,	call,		4,600.00	4,600.00	4,600.00
New Haven, Conn.,	4s,	1897,		8,000.00	8,000.00	8,060.00
Willimantic, “	4s,	1904,		10,000.00	10,000.00	10,300.00
Minneapolis, Minn.,	4s,	1910,		20,000.00	20,000.00	20,800.00
New Haven, Conn., Town,	4s,	1907,		60,000.00	60,000.00	61,800.00
City of Toledo, Ohio,	4½s,	1903,		25,000.00	25,000.00	25,750.00
Totals,			\$	187,600.00	187,600.00	194,910.00
RAILROAD BONDS.						
Chic. & N'western, Menominee Ex.,	7s,	1911,	\$	50,000.00	50,000.00	60,000.00
New York, Providence & Boston,	4s,	1901,		50,000.00	50,000.00	51,000.00
“ “ “	7s,	1899,		4,000.00	4,000.00	4,280.00
Wisconsin Valley,	7s,	1909,		27,000.00	27,000.00	31,860.00
Chicago, Milwaukee & St. Paul,	6s,	1909,		25,000.00	25,000.00	28,750.00
Delaware & Bound Brook,	7s,	1905,		20,000.00	20,000.00	23,000.00
Ottumwa, Cedar Falls & St. Paul,	5s,	1909,		20,000.00	20,000.00	21,400.00
Chicago & Tomah,	6s,	1905,		20,000.00	20,000.00	22,000.00
Illinois Central,	6s,	1898,		25,000.00	25,000.00	26,000.00
N. Y., N. H. & Hartford, reg.,	4s,	1903,		2,000.00	2,000.00	2,040.00
Harlem & Portchester,	4s,	1911,		15,000.00	15,000.00	15,450.00
Evansville & Terre Haute, Mt. Ver.,	6s,	1923,		11,000.00	11,000.00	12,650.00
McKeesport & Belle Vernon, gold,	6s,	1918,		16,000.00	16,000.00	19,200.00
N. Y., Prov. & Boston, gold, reg.,	4s,	1942,		10,000.00	10,000.00	10,200.00
Chesapeake & Ohio, gold,	6s,	1911,		10,000.00	10,000.00	11,700.00
Utica & Black River,	4s,	1922,		10,000.00	10,000.00	10,200.00
Terre Haute & Indianapolis,	5s,	1925,		50,000.00	50,000.00	55,000.00
Chicago, Burlington & Quincy,	7s,	1903,		25,000.00	25,000.00	28,750.00
Totals,			\$	390,000.00	390,000.00	433,480.00
BANK STOCKS.						
602 shares Citizens National,		Waterbury,	\$	60,200.00	60,200.00	81,270.00
316 “ Waterbury “		“		15,850.00	15,850.00	30,020.00
50 “ Fourth “		“		5,000.00	5,000.00	6,000.00
40 “ First “		“		4,000.00	4,000.00	4,400.00
80. “ Pahquioque “		Danbury,		8,000.00	8,000.00	10,000.00
128 “ First “		Litchfield,		12,800.00	12,800.00	12,800.00
60 “ First “		Meriden,		6,000.00	6,000.00	6,720.00
70 “ Merchants “		New Haven,		3,500.00	3,500.00	3,500.00

WATERBURY SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.				PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.—CONTINUED.						
10 shares	First National,	Middletown,	\$	1,000.00	1,000.00	1,000.00
14 "	Birmingham "	Birmingham,		1,400.00	1,400.00	2,450.00
11 "	New Britain "	New Britain,		1,100.00	1,100.00	1,760.00
10 "	Danbury "	Danbury,		1,000.00	1,000.00	1,200.00
4 "	Hartford "	Hartford,		400.00	400.00	640.00
5 "	Thomaston "	Thomaston,		500.00	500.00	600.00
67 "	Conn. Riv. Bank'g Co.,	Hartford,		2,010.00	2,010.00	2,010.00
30 "	Ætna National,	"		3,000.00	3,000.00	3,350.00
21 "	Middlesex Banking Co.,	Middletown,		2,100.00	2,100.00	2,142.00
10 "	Manufacturers National,	Waterbury,		1,000.00	1,000.00	1,250.00
Totals,				\$ 128,860.00	128,860.00	171,112.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	5,540; total amount,	\$1,612,889.11
2	Number of depositors having \$1,000 and not over \$2,000,	605; total amount,	806,907.06
3	Number of depositors having over \$2,000 and not over \$10,000,	297; total amount,	938,278.94
4	Number of depositors having over \$10,000,	5; total amount,	67,154.69
5	Total number of depositors,	6,447; total deposits,	\$3,425,229.80
6	Largest amount due a single depositor,		25,630.27
7	Number of accounts opened during the past year, 943; number closed, 712; increase, 231.		
8	Amount deposited, including interest credited, during the past year,		723,820.41
9	Amount withdrawn during the past year,		557,073.18
10	Amount of increase,		166,747.23
11	Amount of income received the past year,		183,521.39
12	Dividends: Rate the past year, 2 per cent. and 2½ per cent.; amount, \$78,563.44 and \$65,217.91; when paid, February 1, 1896, and August 1, 1896,		143,781.35
13	State tax the past year,		8,018.37
14	Expenses the past year, including salaries,		14,358.99
15	What amount of collateral and personal loans is past due,		5,000.00
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		5,000.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		48,500.00

WATERBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	\$100,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	76,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto? . . .	4 per cent.
23	What is the per cent. per annum of income on all other real estate owned?	Nothing.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Wednesday in June.
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Wednesday in June.

OFFICERS.—President, Edward L. Frisbie; Treasurer, F. J. Kingsbury; Directors or Trustees, E. L. Frisbie, J. W. Smith, J. W. Burrall, Geo. E. Terry, E. D. Steele, N. J. Welton, Jas. S. Elton, F. L. Curtiss, F. J. Kingsbury.

WATERTOWN SAVINGS BANK.

BURTON H. MATTOON, Treasurer.

INCORPORATED, 1894.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$62,671.66	Whole Amount of Deposits, . . .	\$85,940 61
Loans on Collateral Security, . . .	4,050.00	Surplus Account, . . .	1,392.99
Loans on Personal Sec'y only, . . .	8,967.50	Interest Account, . . .	776.04
Town, City, and Borough Notes and Orders, . . .	11,618.07	Due on loans, . . .	482.50
School Dist. Notes and Orders, . . .	150.00		
Expense Account, . . .	7.14		
Cash in banks, . . .	1,019.14		
Cash in vault, . . .	108.63		
Total Assets, . . .	\$88,592.14	Total Liabilities, . . .	\$88,592.14

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Watertown, \$	11,618.07	11,618.07	11,618.07
SCHOOL DISTRICT NOTES AND ORDERS.			
Center, Watertown, \$	150.00	150.00	150.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	522; total amount,	\$67,015.65
2	Number of depositors having \$1,000 and not over \$2,000,	16; total amount,	18,924.96
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	538; total deposits,	\$85,940.61
6	Largest amount due a single depositor,		1,607.43
7	Number of accounts opened during the past year, 171; number closed, 40; increase, 131.		
8	Amount deposited, including interest credited, during the past year,		58,053.33
9	Amount withdrawn during the past year,		30,327.62
10	Amount of increase,		27,725.71
11	Amount of income received the past year,		4,185.11
12	Dividends: Rate the past year, 2½ and 2¼ per cent.; amount, \$1,337.19 and \$1,550.61; when paid, January, 1896, and July, 1896,		2,887.80

WATERTOWN SAVINGS BANK. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

13	State tax the past year,	\$44.16
14	Expenses the past year, including salaries,	402.74
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	300.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	5,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	None.
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Wednesday in January.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Wednesday in January.

OFFICERS. — President, A. N. Woolson; Treasurer, Burton H. Mattoon; Directors or Trustees, A. N. Woolson, Chas. B. Mattoon, B. H. Mattoon, G. H. Cowell, Jonathan Wootten, J. M. Benton, Henry T. Dayton, Thomas Shields, Wm. H. Smith, Wm. J. Munson, B. C. Atwood.

WESTPORT SAVINGS BANK.

B. L. WOODWORTH, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$60,025.00	Whole Amt. of Deposits, . .	\$106,142.17
Town, City, and Corpora- tion Bonds,	13,000.00	Surplus Account,	3,500.00
Town, City, and Borough Notes and Orders, . . .	13,000.00	Interest Account,	746.55
Railroad Bonds,	10,000.00	Profit and Loss Account, . .	5,667.55
Bank Stocks in Connecticut, .	9,400.00		
Bank Stocks in other states, .	9,800.00		
Expense Account,	159.84		
Cash in banks,	171 43		
Cash in vault,	500.00		
Total Assets,	\$116,056.27	Total Liabilities,	\$116,056.27

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Westport, \$	13,000.00	13,000.00	13,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of St. Paul, Minn., 4s, 1920, \$	3,000.00	3,000.00	3,000.00
“ Chicago, Ill., 4s, 1921,	5,000.00	5,000.00	.....
“ Dayton, O., B'd of Educat'n, 5s, 1903,	5,000.00	5,000.00	.....
Totals, \$	13,000.00	13,000.00	.....
RAILROAD BONDS.			
Terre Haute & Indianapolis, cons., 5s, 1925,	5,000.00	5,000.00	.....
Illinois Central, 4s, 1951,	5,000.00	5,000.00	.....
Totals, \$	10,000.00	10,000.00	.....
BANK STOCKS.			
75 shares First National, Westport, \$	7,500.00	7,500.00	.....
19 “ Windham “ “	1,900.00	1,900.00	.....
6 “ Western “ New York,	600.00	600.00	.....
10 “ National Park, “ “	1,000.00	1,000.00	.....

WESTPORT SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.			
17 shares Continental National, New York, \$	1,700.00	1,700.00	.....
50 " Fourth " "	5,000.00	5,000.00	.....
15 " American " "	1,500.00	1,500.00	.....
Totals, \$	19,200.00	19,200.00	.....

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	500; total amount,	\$62,136.34
2	Number of depositors having \$1,000 and not over \$2,000,	11; total amount,	15,291.10
3	Number of depositors having over \$2,000 and not over \$10,000,	9; total amount,	28,714.73
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	520; total deposits,	\$106,142.17
6	Largest amount due a single depositor,		4,631.97
7	Number of accounts opened during the past year, 44; number closed, 35; increase, 9.		
8	Amount deposited, including interest credited, during the past year,		11,006.38
9	Amount withdrawn during the past year,		7,173.53
10	Amount of increase,		3,832.85
11	Amount of income received the past year,		5,737.98
12	Dividends: Rate the past year, 4½ per cent.; amount, \$2,531.04, and \$2,079.95; when paid, 2½ per cent. January, 1896, and 2 per cent. July, 1896,		4,610.99
13	State tax the past year,		131.10
14	Expenses the past year, including salaries,		597.29
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		4,400.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		10,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		None.
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		"
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		"
23	What is the per cent. per annum of income on all other real estate owned,		"

WESTPORT SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

- | | | |
|----|---|-------|
| 24 | Date of annual meeting of incorporators to elect trustees or directors, | July. |
| 25 | Date of annual meeting to elect president, treasurer, and other officers, | July. |

OFFICERS. — President, George S. Adams; Treasurer, B. L. Woodworth; Vice-Presidents, Henry A. Ogden, Edward Wheeler, Oscar I. Jones; Directors or Trustees, Wm. W. Marvin, James E. Hubbell, H. E. Sherwood, Henry T. Burr, Rufus Wakeman.

THE WEST SIDE SAVINGS BANK, WATERBURY.

BURTON G. BRYAN, Treasurer.

INCORPORATED, 1889.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$41,680.00	Whole Amt. of Deposits, . . .	\$91,905.11
Loans on Collateral Security, . . .	18,000.00	Surplus Account, . . .	783.58
Loans on Personal Sec'y only, . . .	11,560.11	Interest Account, . . .	1,209.78
Town Notes and Orders, . . .	923.60		
Bank Stocks in Connecticut, . . .	5,650.00		
Real Estate by Foreclosure, . . .	8,428.43		
Premium Account, . . .	975.00		
Cash in banks, . . .	6,681.33		
Total Assets, . . .	\$93,898.47	Total Liabilities, . . .	\$93,898.47

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Middlebury, \$	923.60	923.60	923.60
BANK STOCKS.			
27 shares Merchants National, New Haven, \$	1,350.00	1,350.00	1,242.00
10 " Citizens " Waterbury, . . .	1,000.00	1,000.00	1,400.00
12 " Fourth " " . . .	1,200.00	1,200.00	1,560.00
11 " Phoenix " Hartford, . . .	1,100.00	1,100.00	1,300.00
7 " First " Litchfield, . . .	700.00	700.00	770.00
3 " Danbury " Danbury, . . .	300.00	300.00	360.00
Totals, \$	5,650.00	5,650.00	6,632.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	538; total amount,	\$69,321.54
2	Number of depositors having \$1,000 and not over \$2,000,	18; total amount,	20,467.58
3	Number of depositors having over \$2,000 and not over \$10,000,	1; total amount,	2,115.99
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	557; total deposits,	\$91,905.11
6	Largest amount due a single depositor,		2,115.97
7	Number of accounts opened during the past year, 176; number closed, 149; increase, 27.		

THE WEST SIDE SAVINGS BANK, WATERBURY.—CON.

MISCELLANEOUS ITEMS.—CONTINUED.

8	Amount deposited, including interest credited, during the past year,	\$56,025.67
9	Amount withdrawn during the past year,	40,013.28
10	Amount of increase,	16,012.39
11	Amount of income received the past year,	4,654.26
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$1,394.27 and \$1,603.55; when paid, Jan. 2, 1896, and July 1, 1896,	2,997.82
13	State tax the past year,	68.50
14	Expenses the past year, including salaries,	588.20
15	What amount of collateral and personal loans is past due,	80.00
16	What amount of paper and loans of every description was charged off the past year,	1,325.00
17	Amount of assets yielding no income the past year,	None.
18	Loans on real estate — are they all first mortgages?	No.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	3,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	2,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	4½ per cent.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Wednesday in January.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Wednesday in January.

OFFICERS. — President, J. R. Smith; Treasurer, B. G. Bryan; Directors or Trustees, Thomas Kelley, John Henderson, Jr., Geo. H. Cowell, Nath'l R. Bronson, Alexander Limont, Chas. E. Turner, L. A. Platt, H. W. Lake, M. Guilfoile.

WILLIMANTIC SAVINGS INSTITUTE.

NOAH D. WEBSTER, Treasurer.

INCORPORATED, 1842.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$302,854.20	Whole Am't of Deposits, . .	\$610,037.61
Loans on Collateral Security, . .	58,815.22	Surplus Account, . . .	25,000.00
Loans on Personal Sec'y only, . .	15,384.34	Interest Account, . . .	14,199.82
Town, City, and Corp. Bonds, . .	74,400.00	Profit and Loss Account, . .	7,083.43
Town, City, and Borough		Rent Account, . . .	970.50
Notes and Orders, . . .	13,000.00		
School Dist. Notes and Orders, . .	8,000.00		
Railroad Bonds, . . .	52,000.00		
Insurance Stocks, . . .	2,100.00		
Bank Stocks in Connecticut, . .	35,700.00		
Real Estate by Foreclosure, . .	31,040.20		
Banking House, . . .	23,650.00		
Tax Account, . . .	1,222.19		
Expense Account, . . .	1,467.02		
Premium Account, . . .	10,508.54		
Cash in banks, . . .	9,811.01		
Cash in vault, . . .	17,338.64		
Total Assets, . . .	\$657,291.36	Total Liabilities, . . .	\$657,291.36

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Windham, Orders, \$	9,000.00	9,000.00	9,000.00
City of Willimantic, Water Fund,	4,000.00	4,000.00	4,000.00
Totals, \$	13,000.00	13,000.00	13,000.00
SCHOOL DISTRICT NOTES AND ORDERS.			
First School District, Windham,	8,000.00	8,000.00	8,000.00
TOWN, CITY, AND CORPORATION BONDS.			
City of Columbus, Ohio, \$	3,000.00	3,000.00	3,000.00
" Superior, Wis.,	10,000.00	10,000.00	11,500.00
" Davenport, Iowa,	5,000.00	5,000.00	5,220.00
" Richmond, Ind.,	7,300.00	7,300.00	7,862.00
" Wichita, Kan.,	5,000.00	5,000.00	5,274.00
" Kansas City, Kan.,	10,000.00	10,000.00	10,115.00
" South Bend, Ind.,	3,600.00	3,600.00	3,944.00

WILLIMANTIC SAVINGS INSTITUTE.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORPORATION BONDS.— CONT.			
City of Denver, Col., 6s, 1901, \$	16,500.00	16,500.00	16,665.00
Duluth, Minn., 6s, 1897-1909,	3,000.00	3,000.00	3,850.00
New York Suburban Water Co., 2½s and 5s, 1925,	11,000.00	11,000.00	11,000.00
Totals, \$	74,400.00	74,400.00	78,430.00
INSURANCE STOCKS.			
11 shares Ætna Ins. Co., Hartford, . . \$	1,100.00	1,100.00	2,860.00
10 " Phoenix " " . .	1,000.00	1,000.00	1,700.00
Totals, \$	2,100.00	2,100.00	4,560.00
RAILROAD BONDS.			
Minneapolis Street Railway Co., 7s, 1910,	1,000.00	1,000.00	1,100 00
Evansville & Richmond, 5s, 1931,	10,000.00	10,000.00	6,000 00
Evansville & Terre Haute:— Sullivan County Branch, 5s, 1930,	27,000.00	27,000.00	27,000.00
Staten Island, 4½s, 1943,	10,000.00	10,000.00	10,200.00
Sunbury, Hazleton & Wilkesbarre, 5s, 1928,	4,000.00	4,000.00	4,240.00
Totals, \$	52,000.00	52,000.00	48,540.00
BANK STOCKS.			
92 shares Windham National, \$	9,200.00	9,200.00	10,488.00
12 " Merchants " Norwich,	1,200.00	1,200.00	1,380.00
48 " First " "	4,800.00	4,800.00	5,040.00
125 " Second " "	12,500.00	12,500.00	12,500.00
60 " Nat. Bk. of Commerce, New London,	6,000.00	6,000.00	7,200.00
20 " Ætna National, Hartford,	2,000.00	2,000 00	2,900.00
Totals, \$	35,700.00	35,700.00	39,508.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	2,197; total amount,	\$383,899.98
2	Number of depositors having \$1,000 and not over \$2,000,	102; total amount,	134,664.68
3	Number of depositors having over \$2,000 and not over \$10,000,	30; total amount,	91,472.95
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	2,329; total deposits,	\$610,037.61

WILLIMANTIC SAVINGS INSTITUTE. — CONTINUED.

MISCELLANEOUS ITEMS. — CONTINUED.

6	Largest amount due a single depositor,	\$9,138.15
7	Number of accounts opened during the past year, 374; number closed, 318; increase, 56.	
8	Amount deposited, including interest credited, during the past year,	184,655.67
9	Amount withdrawn during the past year,	215,537.17
10	Amount of decrease,	30,881.50
11	Amount of income received the past year,	30,199.48
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$12,514.17 and \$12,024.27; when paid, October 10, 1895, and April 10, 1896,	24,538.44
13	State tax the past year,	1,273.34
14	Expenses the past year, including salaries,	3,581.20
15	What amount of collateral and personal loans is past due,	44,204.34
16	What amount of paper and loans of every description was charged off the past year,	7,246.76
17	Amount of assets yielding no income the past year,	59,204.34
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	35,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	5,913.77
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	10,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	$1\frac{26}{100}$.
23	What is the per cent. per annum of income on all other real estate owned,	4½
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Monday in June.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Monday in June.

OFFICERS. — President, Silas F. Loomer; Treasurer, Noah D. Webster; Directors or Trustees, John Hickey, Frank F. Webb, William H. Yeomans, Samuel L. Burlingham, Frank Larrabee.

WINDHAM COUNTY SAVINGS BANK, DANIELSON.

C. C. YOUNG, Treasurer.

INCORPORATED, 1864.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$215,660.00	Whole Amt. of Deposits, . . .	\$561,517.25
Loans on Collateral Security, . . .	22,545.00	Surplus Account, . . .	7,130.00
Loans on Pers'l Sec'ty only, . . .	6,050.00	Interest Account, . . .	11,359.26
Town, City, and Corp. Bonds, . . .	53,185.00		
Town, City, and Borough Notes and Orders, . . .	14,400.00		
School Dist. Notes and Orders, . . .	1,600.00		
Railroad Bonds, . . .	101,040.00		
Bank Stocks in Connecticut, . . .	39,000.00		
Bank Stocks in other States, . . .	7,500.00		
Real Estate by Foreclosure, . . .	58,800.00		
Banking House, . . .	16,350.00		
Tax Account, . . .	682.63		
Insurance Account, . . .	827.43		
Expense Account, . . .	1,091.46		
Demand Loans, . . .	20,000.00		
Cash in banks, . . .	14,513.23		
Cash in vault, . . .	6,761.76		
Total Assets, . . .	\$580,006.51	Total Liabilities, . . .	\$580,006.51

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND BOROUGH NOTES AND ORDERS.			
Town of Killingly, \$	6,500.00	6,500.00	6,500.00
“ Sterling,	1,000.00	1,000.00	1,000.00
Borough of Danielson,	6,900.00	6,900.00	6,000.00
Totals, \$	14,400.00	14,400.00	14,400.00
SCHOOL DISTRICT NOTES AND ORDERS.			
School District No. 1, Killingly, . . . \$	1,000.00	1,000.00	1,000.00
“ “ “ 4, “	400.00	400.00	400.00
“ “ “ 5, “	200.00	200.00	200.00
Totals, \$	1,600.00	1,600.00	1,600.00
TOWN, CITY, AND CORPORATION BONDS.			
City of St. Paul, 4½s, 1919, \$	6,000.00	6,000.00	6,900.00
“ Columbus, 6s, 1906, . . .	5,000.00	5,375.00	5,400.00
“ Davenport, 6s, 1899, . . .	4,000.00	4,000.00	4,160.00
“ Duluth, 6s, 1908, . . .	2,000.00	2,000.00	2,300.00
“ New Albany, 5s, 1908, . . .	7,000.00	7,000.00	7,700.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN, CITY, AND CORP. BONDS.—CONT.			
City of Tacoma, 5s, 1913, \$	10,000.00	10,000.00	10,300.00
“ Dubuque, 5s, 1902,	5,000.00	5,000.00	5,150.00
“ Columbus, 4½s, 1903,	5,000.00	5,000.00	5,200.00
N. Y. Suburban Water Co. B'ds, 5s,	6,000.00	4,255.00	4,200.00
Topeka “ “ 6s,	6,000.00	4,255.00	4,200.00
Ashtabula “ “ 6s,	1,000.00	300.00	300.00
Totals, \$	57,000.00	53,185.00	55,810.00
RAILROAD BONDS.			
Chicago & Northwestern:—			
Madison Extension, 7s, 1911, \$	14,000.00	16,595.00	18,200.00
Menominee “ 7s, 1911,	10,000.00	11,775.00	13,000.00
Iowa Division, 4½s, 1902,	15,000.00	15,000.00	15,450.00
Illinois Central, 6s, 1908,	10,000.00	10,000.00	10,400.00
Chicago, Milwaukee & St. Paul, 5s, 1910,	10,000.00	10,000.00	10,500.00
Central Ohio, 4½s, 1930,	10,000.00	10,000.00	10,000.00
St. Paul, Minneapolis & Manitoba, 6s, 1910,	5,000.00	5,575.00	5,900.00
Sunbury, Hazleton & W. Barre, 5s, 1928,	8,000.00	8,000.00	8,560.00
Staten Island, 4½s, 1943,	5,000.00	5,000.00	5,150.00
Oswego & Rome, 7s, 1915,	3,000.00	3,495.00	4,200.00
Chicago, Burlington & Quincy, 7s, 1903,	5,000.00	5,600.00	5,750.00
Totals, \$	95,000.00	101,040.00	107,110.00
BANK STOCKS.			
100 shares Thames National, Norwich, \$	10,000.00	10,000.00	15,000.00
40 “ First “ “	4,000.00	4,000.00	4,400.00
100 “ Second “ “	10,000.00	10,000.00	10,000.00
12 “ Merchants “ “	1,200.00	1,200.00	1,380.00
138 “ First “ Killingly,	13,800.00	13,800.00	13,800.00
75 “ Ninth “ New York,	7,500.00	7,500.00	9,000.00
Totals, \$	46,500.00	46,500.00	53,580.00

WINDHAM COUNTY SAVINGS BANK, DANIELSON.— CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	1,833; total amount,	\$322,129.64
2	Number of depositors having \$1,000 and not over \$2,000,	100; total amount,	137,437.47
3	Number of depositors having over \$2,000 and not over \$10,000,	33; total amount,	101,950.14
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,966; total deposits,	\$561,517.25
6	Largest amount due a single depositor,		8,073.58
7	Number of accounts opened during the past year, 296; number closed, 300; decrease, 4.		
8	Amount deposited, including interest credited, during the past year,		127,019.77
9	Amount withdrawn during the past year,		122,133.58
10	Amount of increase,		4,886.19
11	Amount of income received the past year,		27,214.42
12	Dividends: Rate the past year, 2 per cent. and 2 per cent.; amounts, \$10,814.22 and \$10,603.36; when paid, October, 1895, and April, 1896,		21,417.58
13	State tax the past year,		1,053.34
14	Expenses the past year, including salaries,		3,488.11
15	What amount of collateral and personal loans is past due,		7,000.00
16	What amount of paper and loans of every description was charged off the past year?		None.
17	Amount of assets yielding no income the past year,		11,555.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		18,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		2,200.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		5,500.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		1 per cent.
23	What is the per cent. per annum of income on all other real estate owned, 3 per cent. in excess of use of banking rooms by ourselves.		
24	Date of annual meeting of incorporators to elect trustees or directors,		July.
25	Date of annual meeting to elect president, treasurer, and other officers,		July.

OFFICERS.—President, James Perkins; Vice-President, R. R. James; Treasurer, C. C. Young; Directors or Trustees, A. D. Putnam, C. D. Chase, J. A. Paine, Lysander Warren, C. A. Young, F. E. Bitgood, David Chase.

WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, Treasurer.

INCORPORATED, 1871.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$41,400.86	Whole Amt. of Deposits, . . .	\$131,815.43
Loans on Personal Sec'y only, . . .	5,340.00	Surplus Account, . . .	1,600.00
Town Notes and Orders, . . .	19,882.80	Interest Account, . . .	844.86
Railroad Bonds, . . .	38,980.00		
Bank Stocks in Connecticut, . . .	22,550.00		
Cash in banks, . . .	5,539.04		
Cash in vault, . . .	568.09		
Total Assets, . . .	\$134,260.29	Total Liabilities, . . .	\$134,260.29

INVESTMENTS.

DESCRIPTION	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
TOWN NOTES AND ORDERS.			
Town of Windsor Locks, \$	19,882.80	19,882.80	19,882.80
RAILROAD BONDS.			
Chicago & Northwestern :—			
Chicago & Tomah Division, 6s, 1905, \$	1,000.00	1,140.00	1,140.00
Chicago, Milwaukee & St. Paul :—			
Dubuque Division, 6s, 1920,	11,000.00	12,870.00	12,870.00
Northwestern Union, 6s, 1929,	12,000.00	14,470.00	14,470.00
St. Paul & Northern Pacific, 6s, 1923,	5,000.00	5,500.00	6,000.00
Staten Island, 5s, 1943,	5,000.00	5,000.00	5,000.00
Totals, \$	34,000.00	38,980.00	39,480.00
BANK STOCKS.			
25 shares First National, Suffield, \$	2,500.00	2,500.00	3,750.00
40 " City, Hartford,	4,000.00	4,000.00	4,400.00
135 " American " "	6,750.00	9,450.00	10,125.00
40 " State, " "	4,000.00	4,000.00	4,400.00
20 " Hartford " "	2,000.00	2,600.00	2,800.00
Totals, \$	19,250.00	22,550.00	25,475.00

WINDSOR LOCKS SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	976; total amount,	\$67,992.56
2	Number of depositors having \$1,000 and not over \$2,000,	34; total amount,	44,081.21
3	Number of depositors having over \$2,000 and not over \$10,000,	6; total amount,	19,741.66
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	1,016; total deposits,	\$131,815.43
6	Largest amount due a single depositor,		4,523.50
7	Number of accounts opened during the past year, 185; number closed, 152; increase, 33.		
8	Amount deposited, including interest credited, during the past year,		71,943.82
9	Amount withdrawn during the past year,		50,225.05
10	Amount of increase,		21,718.77
11	Amount of income received the past year,		7,156.49
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$2,477.20 and \$2,502.62; when paid, April, 1896, and October 1, 1896,		4,979.82
13	State tax the past year,		164.34
14	Expenses the past year, including salaries,		690.05
15	What amount of collateral and personal loans is past due,		None.
16	What amount of paper and loans of every description was charged off the past year,		None.
17	Amount of assets yielding no income the past year,		800.00
18	Loans on real estate—are they all first mortgages?		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		7,100.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		1,400.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,		None.
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,		None.
23	What is the per cent. per annum of income on all other real estate owned,		None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Second Thursday in July.	
25	Date of annual meeting to elect president, treasurer, and other officers,	Second Thursday in July.	

OFFICERS.—President, William Mather; Treasurer, A. W. Converse; Directors or Trustees, J. H. Hayden, J. W. Johnson, Allen Pease, E. B. Bailey, C. E. Chaffee, William Mather, George Glover, George P. Clark, J. R. Montgomery, Samuel McAuley, James T. Coogan, George M. Montgomery, S. R. Burnap.

THE WINSTED SAVINGS BANK.

GEORGE S. ROWE, Treasurer.

INCORPORATED, 1860.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$480,599.00	Whole Amt. of Deposits, \$1,312,150.61	
Loans on Collateral Security, . . .	40,607.67	Surplus Account, . . .	60,000.00
Loans on Personal Sec'y only, . . .	112,550.00	Interest Account, . . .	33,686.30
United States Bonds, . . .	10,000.00	Profit and Loss Account, . . .	10,393.75
State Bonds, . . .	10,000.00		
Town, City, and Corporation Bonds, . . .	215,000.00		
Town and Borough Notes and Orders, . . .	65,775.00		
School Dist. Notes and Orders, . . .	8,130.91		
Railroad Bonds, . . .	312,661.25		
Bank Stocks in Connecticut, . . .	36,500.00		
Bank Stocks in other States, . . .	38,725.00		
Real Estate by Foreclosure, . . .	5,847.17		
Banking House, . . .	5,000.00		
Expense Account, . . .	896.31		
Premium Account, . . .	183.68		
Cash in banks, . . .	68,826.84		
Cash in vault, . . .	4,927.83		
Total Assets, . . .	\$1,416,230.66	Total Liabilities, . . .	\$1,416,230.66

INVESTMENTS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
UNITED STATES BONDS.			
United States, 4s, 1907, \$	10,000.00	10,000.00	10,700.00
STATE BONDS.			
State of Connecticut, 3½s, 1903, \$	10,000.00	10,000.00	10,000.00
TOWN AND BOROUGH NOTES AND ORDERS.			
Town of Winchester, \$	10,500.00	10,500.00	10,500.00
" Hartland,	8,300.00	8,300.00	8,300.00
" Colebrook,	3,000.00	3,000.00	3,000.00
Borough of Winsted,	43,975.00	43,975.00	43,975.00
Totals, \$	65,775.00	65,775.00	65,775.00

THE WINSTED SAVINGS BANK. — CONTINUED.

INVESTMENTS. — CONTINUED.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
SCHOOL DISTRICT NOTES AND ORDERS.			
Fourth of Winchester, \$	1,500 00	1,500.00	1,500.00
North End of New Hartford,	6,500.00	6,500.00	6,500.00
Ninth of Barkhamsted,	130.91	130.91	130.91
Totals, \$	8,130.91	8,130.91	8,130.91
TOWN, CITY, AND CORPORATION BONDS.			
Town of Norwalk, Conn., 4s, 1921, \$	15,000.00	15,000.00	15,000.00
“ Winchester, “ 4s, 1902,	54,000.00	54,000.00	54,000.00
“ “ “ \$6,000 each year, 4s,	30,000.00	30,000.00	30,000.00
City of Minneapolis, Minn., 4s, 1922,	20,000.00	20,000.00	20,000.00
“ Columbus, O., subj. to call, 6s,	7,000.00	7,000.00	7,000.00
“ “ “ 5s, 1910,	24,000.00	24,000.00	24,000.00
“ Portland, Oregon, 5s, 1923,	15,000.00	15,000.00	15,000.00
“ South Norwalk, Conn., 4s, 1901,	25,000.00	25,000.00	25,000.00
Kansas City, Mo., 4s, 1910,	25,000.00	25,000.00	25,000.00
Totals, \$	215,000.00	215,000.00	215,000.00
RAILROAD BONDS.			
New York, New Haven & Hartford, 4s, 1903, \$	30,000.00	30,000.00	30,000.00
Chicago, Milwaukee & St. Paul:—			
Mineral Point Division, 5s, 1910,	25,000.00	24,161.25	25,500.00
Southwestern “ 6s, 1909,	25,000.00	25,000.00	27,250.00
La Crosse & Dav. “ 5s, 1919,	10,000.00	10,000.00	10,200 00
New York Central & Hudson, 7s, 1903,	10,000.00	10,000.00	11,500.00
Chicago & Northwestern:—			
Northwestern Union, 7s, 1917,	25,000.00	25,000.00	33,250.00
Menominee Extension, 7s, 1911,	25,000.00	25,000.00	31,500.00
Chicago & Tomah, 6s, 1905,	25,000.00	25,000.00	27,500.00
Maple River, 7s, 1897,	7,500.00	7,500.00	7,500.00
Ottumwa, Cedar Falls & St. Paul, 5s, 1909,	30,000.00	30,000.00	31,200.00
Joliet & Northern Indiana, 7s, 1907,	25,000.00	25,000.00	29,250 00
Iowa Falls & Sioux City, 7s, 1917,	25,000.00	25,000.00	31,250.00
Buffalo, N. Y. & Erie, 7s, 1916,	1,000.00	1 000 00	1,300.00
Pitts., McKeesport & Youghioghenny, 6s, 1932,	20,000.00	20,000.00	24,200.00
Housatonic, 5s, 1937,	30,000.00	30,000.00	36,300.00
Totals, \$	313,500.00	312,661.25	357,700.00
BANK STOCKS.			
210 shares Hurlburt National, Winsted, \$	21,000.00	21,000.00	31,500.00
118 “ First “ “	11,800.00	11,800.00	12,980.00

THE WINSTED SAVINGS BANK.—CONTINUED.

INVESTMENTS.—CONTINUED.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS. — CONTINUED.				
4 shares	Pequonnock National, Bridgeport,	\$ 400.00	400.00	600.00
33 "	Yale " New Haven,	3,300.00	3,300.00	3,861.00
60 "	National B'k of Com., New York,	6,000.00	6,000.00	11,700.00
85 "	American Exchange Nat'l, "	8,500.00	8,500.00	14,025.00
37 "	National B'k of Republic, "	3,700.00	3,700.00	4,995.00
40 "	Fourth National, "	4,000.00	4,000.00	6,400.00
25 "	German-American, "	1,875.00	1,875.00	1,968.75
67 "	Merchants National, "	3,350.00	3,350.00	4,355.00
60 "	Western, "	6,000.00	6,000.00	6,600.00
53 "	Importers & Traders Nat'l, "	5,300.00	5,300.00	26,500.00
Totals,		\$ 75,225.00	75,225.00	125,484.75

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	3,771; total amount,	\$712,764.66
2	Number of depositors having \$1,000 and not over \$2,000,	352; total amount,	445,464.05
3	Number of depositors having over \$2,000 and not over \$10,000,	56; total amount,	153,921.90
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	4,179; total deposits,	\$1,312,150.61
6	Largest amount due a single depositor,		7,198.32
7	Number of accounts opened during the past year, 536; number closed, 420; increase, 116.		
8	Amount deposited, including interest credited, during the past year,		301,484.31
9	Amount withdrawn during the past year,		260,751.66
10	Amount of increase,		40,732.65
11	Amount of income received the past year,		70,315.65
12	Dividends: Rate the past year, 2 and 3 per cent.; amount, \$24,651.58, and \$25,025.86; when paid, January, 1896, and July, 1896,		49,677.44
13	State tax the past year,		3,140.14
14	Expenses the past year, including salaries,		3,547.50
15	What amount of collateral and personal loans is past due,		5,300.00
16	What amount of paper and loans of every description was charged off the past year,		5,000.00
17	Amount of assets yielding no income the past year,		13,300.00
18	Loans on real estate — are they all first mortgages,		Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,		15,000.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,		30,000.00

THE WINSTED SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	\$20,000.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	1½ per cent.
23	What is the per cent. per annum of income on all other real estate owned,	None.
24	Date of annual meeting of incorporators to elect trustees or directors,	Third Wednesday in July.
25	Date of annual meeting to elect president, treasurer, and other officers,	Third Wednesday in July.

OFFICERS.— President, John Hinsdale; Treasurer, George S. Rowe; Directors or Trustees, John Hinsdale, Henry G. Colt, Caleb J. Camp, William L. Camp, Henry Gay, Rufus E. Holmes, George S. Rowe.

WOODBURY SAVINGS BANK.

HOMER S. TOMLINSON, Treasurer.

INCORPORATED, 1872.

STATEMENT, OCTOBER 1, 1896.

ASSETS.		LIABILITIES.	
Loans on Real Estate, . . .	\$113,983.63	Whole Amt. of Deposits, . .	\$142,428.74
Loans on Collateral Security, . .	4,620.00	Surplus Account, . . .	6,071.62
Loans on Personal Sec'y only, . .	12,360.00	Interest Account, . . .	17,448.78
Town, City, and Borough Notes and Orders, . . .	500.00		
Bank Stocks in Connecticut, . .	15,000.00		
Real Estate by Foreclosure, . .	15,922.73		
Insurance Account, . . .	314.78		
Expense Account, . . .	337.03		
Cash in banks, . . .	1,245.59		
Cash in vault, . . .	1,665.38		
Total Assets, . . .	\$165,949.14	Total Liabilities, . . .	\$165,949.14

INVESTMENTS.

DESCRIPTION.		PAR VALUE.	BOOK VALUE.	MARKET VALUE.
BANK STOCKS.				
12 shares Waterbury National, . . .	\$	5,600.00	5,600.00	11,200.00
130 " Manufacturers " Waterbury, . . .		3,000.00	3,000.00	3,800.00
34 " Fourth " " " . . .		3,400.00	3,400.00	4,000.00
60 " Merchants " New Haven, . . .		3,000.00	3,000.00	3,000.00
Totals,	\$	15,000.00	15,000.00	22,000.00

MISCELLANEOUS ITEMS.

1	Number of depositors having less than \$1,000,	901; total amount,	\$122,620.62
2	Number of depositors having \$1,000 and not over \$2,000,	14; total amount,	19,808.12
3	Number of depositors having over \$2,000 and not over \$10,000,	0; total amount,	0
4	Number of depositors having over \$10,000,	0; total amount,	0
5	Total number of depositors,	915; total deposits,	\$142,428.74
6	Largest amount due a single depositor,		2,000.00
7	Number of accounts opened during the past year, 107; number closed, 66; increase, 41.		
8	Amount deposited, including interest credited, during the past year,		34,499.53

WOODBURY SAVINGS BANK.—CONTINUED.

MISCELLANEOUS ITEMS.—CONTINUED.

9	Amount withdrawn during the past year,	\$26,463.21
10	Amount of increase,	8,036.32
11	Amount of income received the past year,	8,600.68
12	Dividends: Rate the past year, 2 and 2 per cent.; amount, \$2,562.86 and \$2,770.45; when paid, January 15, 1896, and July 16, 1896,	5,333.31
13	State tax the past year,	195.04
14	Expenses the past year, including salaries,	442.50
15	What amount of collateral and personal loans is past due,	None.
16	What amount of paper and loans of every description was charged off the past year,	None.
17	Amount of assets yielding no income the past year,	2,355.00
18	Loans on real estate — are they all first mortgages?	Yes.
19	Largest amount loaned on mortgage to any one individual, firm, company, society, or corporation,	6,500.00
20	Largest amount of personal loan to any one individual, firm, company, society, or corporation,	3,000.00
21	Largest amount of collateral loan to any one individual, firm, company, society, or corporation,	1,895.00
22	What is the per cent. per annum of income on foreclosed real estate, after deducting all items chargeable thereto,	None.
23	What is the per cent. per annum of income on all other real estate owned,	4½ per cent.
24	Date of annual meeting of incorporators to elect trustees or directors,	Monday next after June 17th.
25	Date of annual meeting to elect president, treasurer, and other officers,	Monday next after June 17th.

OFFICERS. — President, Edward Cowles; Vice-President, H. D. Curtiss; Treasurer, Homer S. Tomlinson; Directors or Trustees, H. D. Curtiss, Scoville Nettleton, M. F. Skelly, H. S. Tomlinson, L. J. Allen, Edward Cowles, D. C. Porter, F. F. Hitchcock, C. M. Harvey.

SAVINGS BANKS.	ASSETS.										LIABILITIES.				
	Loans on Real Estate.	Loans on Collateral Security.	Loans on Personal Security only.	United States Bonds.	State, Town, and City Bonds and Orders.	Railroad Bonds and Stocks.	Bank Stocks.	Real Estate.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Surplus.	Interest and Profit and Loss.	Total Liabilities.
Berlin Savings Bank, Kensington,	\$164,155.00	.....	\$7,485.00	.....	\$21,000.00	.....	\$28,446.00	\$400.00	\$10,971.68	\$1,028.79	\$233,486.47	\$205,680.93	\$20,000.00	\$7,805.54	\$233,486.47
Branford Savings Bank,	43,308.00	.....	525.00	.....	2,000.00	\$4,391.53	.....	.....	5,788.01	44.29	56,056.83	52,941.09	2,344.62	771.12	56,056.83
Bridgeport Savings Bank,	2,107,166.75	\$213,500.00	.....	\$216,000.00	878,500.00	705,000.00	101,070.00	61,228.79	146,949.11	8,034.45	4,437,449.10	4,192,584.37	150,000.00	94,568.83	4,437,449.10
Bristol Savings Bank,	948,496.00	116,315.00	91,050.00	.....	275,445.00	151,000.00	145,600.00	25,825.00	33,446.49	.....	1,787,777.49	1,694,630.02	60,000.00	33,147.47	1,787,777.49
Brooklyn Savings Bank,	459,886.00	69,975.00	.....	.....	160,600.00	188,500.00	34,550.00	17,053.36	11,044.83	3,636.05	945,245.24	913,531.23	25,000.00	6,714.01	945,245.24
Burritt Savings Bank, New Britain,	116,456.00	23,600.00	500.00	11,468.00	1,500.00	6,625.00	47,346.50	.....	9,476.18	.....	216,971.68	214,457.90	2,050.00	463.78	216,971.68
Canaan Savings Bank,	48,123.00	1,815.00	12,535.00	1,100.00	72,000.00	32,194.19	8,597.50	.....	3,455.05	816.19	180,636.53	170,812.22	6,060.23	4,264.08	180,636.53
Chelsea Savings Bank, Norwich,	1,364,792.00	645,722.75	162,500.00	75,000.00	1,693,492.50	1,625,000.00	113,300.00	51,210.00	113,236.56	1,020.14	5,845,183.95	5,532,368.17	180,000.00	132,815.78	5,845,183.95
Chester Savings Bank,	123,445.70	3,605.00	4,140.00	.....	43,940.00	28,800.00	35,137.50	1,488.60	4,432.52	385.44	245,374.76	231,170.64	11,600.00	2,604.12	245,374.76
Citizens Savings Bank, Stamford,	1,223,525.00	205,413.00	13,370.00	160,000.00	176,500.00	180,000.00	51,250.00	.....	18,003.41	.....	2,028,151.41	1,957,159.75	60,000.00	10,991.66	2,028,151.41
City Savings Bank, Bridgeport,	1,731,873.75	95,020.00	25,500.00	50,000.00	556,300.00	886,000.00	238,730.00	46,000.00	90,591.70	.....	3,720,015.45	3,526,835.32	108,000.00	85,180.13	3,720,015.45
City Savings Bank, Meriden,	674,470.00	130,400.00	21,232.31	185,250.00	75,000.00	243,500.00	169,220.00	.....	101,155.28	2,799.49	1,603,027.08	1,552,990.54	40,000.00	10,036.54	1,603,027.08
Colchester Savings Bank,	134,557.06	12,650.00	7,573.46	.....	3,377.62	24,500.00	28,900.00	1,517.28	11,336.62	5,952.58	230,364.62	222,533.92	7,500.00	330.70	230,364.62
Collinsville Savings Society,	488,440.00	39,350.00	37,285.03	.....	10,650.00	.....	34,650.00	5,184.89	13,979.73	37,143.60	666,683.25	620,546.34	39,337.59	6,799.32	666,683.25
Connecticut Savings Bank, New Haven,	2,503,585.00	147,400.00	20,000.00	136,000.00	1,327,900.00	1,893,000.00	118,300.00	30,709.24	233,618.07	2,989.67	6,413,501.98	5,911,298.39	457,421.67	44,781.92	6,413,501.98
Deep River Savings Bank,	435,465.00	129,300.00	.....	12,000.00	256,300.00	350,825.00	36,682.39	5,768.23	30,499.81	40,416.44	1,297,256.87	1,220,933.10	40,000.00	36,020.62	1,297,256.87
Derby Savings Bank, Birmingham,	1,375,161.00	329,571.60	265,912.90	.....	329,571.60	131,000.00	142,175.00	20,225.00	53,649.86	19,836.81	2,631,920.51	2,526,405.69	70,000.00	35,514.82	2,631,920.51
Dime Savings Bank, Cromwell,	105,075.00	200.00	2,355.00	.....	15,000.00	.....	7,200.00	.....	26,918.48	898.73	157,647.21	140,362.96	8,500.00	8,784.25	157,647.21
Dime Savings Bank, Hartford,	376,578.00	152,112.50	.....	.....	155,514.92	193,775.00	41,900.00	.....	62,121.66	5,895.79	987,897.87	934,264.93	25,000.00	28,632.94	987,897.87
Dime Savings Bank, Norwich,	849,497.10	230,509.27	88,225.89	.....	395,650.00	286,150.00	21,000.00	81,153.70	122,081.43	5,239.22	2,079,506.61	1,932,104.44	65,000.00	79,861.57	2,079,506.61
Dime Savings Bank, Wallingford,	377,150.00	1,300.00	15,625.00	10,000.00	9,000.00	6,000.00	19,400.00	.....	16,760.88	1,022.68	456,258.56	416,355.24	30,376.29	9,527.03	456,258.56
Dime Savings Bank, Waterbury,	1,258,106.00	419,400.00	419,150.00	46,200.00	279,043.24	424,000.00	92,775.00	36,596.80	138,919.04	25,018.10	3,139,258.18	2,989,482.35	75,000.00	74,775.83	3,139,258.18
Essex Savings Bank,	201,091.33	4,700.00	9,700.00	.....	136,701.18	173,772.38	91,928.70	45,100.91	7,124.38	1,617.65	661,737.53	622,853.00	25,000.00	12,622.39	661,737.53
Fairfield County Savings Bank, Norwalk,	553,109.60	29,875.00	10,050.00	.....	198,681.58	27,508.25	84,785.00	20,084.79	23,595.89	1,501.95	749,192.16	711,905.97	20,500.00	16,726.19	749,192.16
Falls Village Savings Bank,	215,340.19	22,532.00	97,819.90	.....	98,900.00	100,500.00	50,057.00	51,733.57	10,288.39	20,476.07	667,647.12	627,633.78	32,000.00	8,013.34	667,647.12
Farmers and Mech. Sav. Bank, Middletown,	1,085,242.00	91,088.00	24,192.00	25,000.00	711,400.00	191,500.00	239,200.00	116,886.05	75,750.94	9,297.96	2,569,556.65	2,403,444.55	100,000.00	60,518.37	2,569,556.65
Farmington Savings Bank,	2,190,106.00	48,000.00	3,000.00	.....	287,000.00	500,000.00	185,100.00	82,750.00	62,543.30	.....	3,358,499.30	3,153,468.67	95,000.00	110,030.63	3,358,499.30
Freestone Savings Bank, Portland,	115,999.00	36,339.00	4,077.00	.....	137,872.55	85,000.00	52,725.00	4,450.00	18,742.06	6,393.31	461,597.92	430,424.44	21,000.00	10,173.48	461,597.92
Greenwich Savings Bank,	141,391.00	18,175.00	5,320.00	.....	2,369.00	.....	15,551.77	17,261.02	17,261.02	600.51	200,728.30	181,959.73	8,115.10	10,653.47	200,728.30
Groton Savings Bank, Mystic,	387,021.00	.....	.....	.....	162,000.00	190,000.00	33,100.00	26,701.98	12,892.81	.....	811,715.79	771,572.06	40,143.73	.....	811,715.79
Guilford Savings Bank,	96,602.00	5,770.00	2,500.00	.....	28,520.00	18,700.00	28,795.00	620.00	6,085.04	395.46	187,987.50	178,288.84	7,500.00	2,185.16	187,987.50
Higganum Savings Bank,	9,779.95	4,395.86	478.00	.....	1,000.00	.....	2,400.00	.....	489.72	23.95	18,567.48	15,961.51	1,500.00	1,105.97	18,567.48
Industrial Savings Bank, Bridgeport, . . . . .	.....	.....	.....	.....	.....	.....	.....	.....	3,270.61	.....	3,270.61	3,170.53	92.61	.....	3,270.61
Jewett City Savings Bank,	291,163.00	101,990.00	52,201.59	.....	192,300.00	120,000.00	66,700.00	7,428.80	17,761.59	104.50	849,649.48	787,939.25	50,000.00	11,710.23	849,649.48
Litchfield Savings Society,	239,742.00	103,400.00	22,000.00	.....	392,400.00	255,000.00	121,500.00	7,901.08	6,888.23	670.52	1,209,501.83	1,188,528.97	34,000.00	36,972.86	1,209,501.83
Mariners Savings Bank, New London,	549,150.00	113,900.00	18,800.00	35,025.00	891,956.25	386,202.00	91,087.50	22,522.83	53,778.61	803.08	2,165,225.27	2,032,802.44	67,300.00	51,303.41	2,165,225.27
Mechanics Savings Bank, Hartford,	1,585,450.00	319,300.00	.....	.....	725,320.35	751,080.00	149,900.00	173,184.92	125,799.25	7,223.21	3,837,257.73	3,638,022.95	100,169.76	99,065.02	3,837,257.73
Mechanics Savings Bank, Winsted,	540,952.00	40,300.00	160,307.97	.....	70,925.00	101,000.00	91,925.00	3,400.80	24,142.78	39,350.85	1,072,304.40	1,023,507.69	30,000.00	18,768.90	1,072,304.40
Mechanics and Farm. Sav. Bk., Bridgeport,	762,173.00	37,300.00	.....	.....	329,582.80	358,060.00	102,412.00	10,650.00	51,043.96	1,400.00	1,652,621.76	1,589,543.70	32,948.13	30,129.93	1,652,621.76
Meriden Savings Bank,	1,099,437.00	86,700.00	13,172.00	25,100.00	768,148.21	867,785.00	141,950.00	45,897.91	37,942.07	2,136.37	3,088,268.56	2,826,815.32	100,000.00	161,453.24	3,088,268.56
Middletown Savings Bank,	1,982,855.00	116,185.00	2,100.00	40,000.00	3,833,279.00	568,944.00	266,875.00	.....	191,832.71	5,632.90	7,076,053.61	6,363,616.08	500,000.00	196,650.52	7,076,053.61
Milford Savings Bank,	139,564.00	3,000.00	2,060.00	.....	64,100.00	28,000.00	41,613.00	68,350.00	8,920.61	791.35	288,048.96	272,581.78	12,675.78	2,791.40	288,048.96
Moodus Savings Bank,	82,711.00	5,900.00	13,400.00	.....	88,838.47	72,800.00	48,000.00	5,319.29	5,805.06	11,554.58	334,328.40	318,883.31	7,000.00	8,073.43	334,328.40
National Savings Bank, New Haven,	956,384.19	24,950.00	10,000.00	8,000.00	383,445.00	118,000.00	102,250.00	9,093.84	75,928.28	3,944.10	1,691,995.41	1,606,197.59	70,000.00	15,715.02	1,691,995.41
Naugatuck Savings Bank,	427,845.00	32,950.00	47,600.00	.....	99,700.00	42,000.00	74,600.00	1,123.65	16,813.79	11,590.43	754,222.87	720,223.30	24,000.00	9,999.57	754,222.87
New Canaan Savings Bank,	34,904.00	2,900.00	2,560.00	.....	9,500.00	.....	19,500.00	25,473.80	5,014.47	198.20	100,050.47	83,865.95	3,625.00	12,375.42	100,050.47
New Haven Savings Bank,	2,225,207.00	428,913.50	135,505.00	225,000.00	3,504,354.00	2,347,500.00	116,200.00	25,928.20	310,952.91	15,570.25	9,335,130.86	8,813,019.39	300,000.00	222,111.47	9,335,130.86
New Milford Savings Bank,	632,927.36	29,265.38	31,285.58	.....	292,125.00	37,000.00	55,803.50	19,027.27	55,840.61	27,909.03	1,181,183.73	1,066,669.72	75,000.00	39,514.01	1,181,183.73
Newtown Savings Bank,	273,276.97	33,625.75	26,388.23	100.00	120,236.91	119,000.00	42,500.00	8,141.75	29,136.76	9,328.25	661,734.62	625,231.19	19,000.00	17,081.57	661,734.62
Norfolk Savings Bank,	91,912.47	8,500.00	14,390.00	.....	5,000.00	13,900.00	15,880.00	9,557.22	7,259.52	433.55	166,832.76	154,333.32	8,500.00	3,999.44	166,832.76
Norwalk Savings Society,	551,841.50	375,818.75	38,936.25	.....	821,364.44	573,100.00	71,154.97	121,093.16	35,975.15	6,538.99	2,595,823.21	2,461,194.02	100,000.00	34,095.44	2,595,823.21
Norwich Savings Society,	2,118,589.13	809,683.78	.....	.....	4,037,441.91	3,901,130.00	140,000.00	136,981.67	282,765.92	25,097.29	12,007,889.70	11,189,894.14	400,000.00	417,523.56	12,007,889.70
Peoples Savings Bank, Bridgeport,	1,595,102.00	25,160.00	.....	100,000.00	4,037,441.91	3,901,130.00	140,000.00	136,981.67	282,765.92	25,097.					

A CONDENSED STATEMENT OF ASSETS AND LIABILITIES

ASSETS.

SAVINGS BANKS.

	Loans on Real Estate.	Loans on Collateral Security.	Loans on Personal Security only.	United States Bonds.	State, Town, and City Bonds and Orders.	Railroad Bonds and Stocks.	Bank Stocks.
Berlin Savings Bank, Kensington,	\$164,155.00	.....	\$7,485.00	.....	\$21,000.00	.....	\$28,446.00
Branford Savings Bank,	43,398.00	.....	525.00	.....	2,000.00	.....	.....
Bridgeport Savings Bank,	2,107,166.75	\$213,500.00	.....	\$216,000.00	878,500.00	705,000.00	101,070.00
Bristol Savings Bank,	948,496.00	116,315.00	91,650.00	.....	275,445.00	151,000.00	145,600.00
Brooklyn Savings Bank,	459,886.00	69,975.00	.....	.....	160,600.00	188,500.00	34,550.00
Burritt Savings Bank, New Britain,	116,456.00	23,600.00	500.00	11,468.00	1,500.00	6,625.00	47,346.50
Canaan Savings Bank,	48,123.00	1,815.00	12,535.00	1,100.00	72,000.00	32,194.19	8,597.50
Chelsea Savings Bank, Norwich,	1,364,792.00	645,722.75	162,500.00	75,000.00	1,693,402.50	1,625,000.00	113,300.00
Chester Savings Bank,	123,445.70	3,605.00	4,140.00	.....	43,940.00	28,800.00	35,137.50
Citizens Savings Bank, Stamford,	1,223,525.00	205,413.00	13,370.00	160,000.00	176,500.00	180,000.00	51,250.00
City Savings Bank, Bridgeport,	1,731,873.75	95,020.00	25,500.00	50,000.00	556,300.00	886,000.00	238,730.00
City Savings Bank, Meriden,	674,470.00	130,400.00	21,232.31	185,250.00	75,000.00	243,500.00	169,220.00
Colchester Savings Bank,	134,557.06	12,650.00	7,573.46	.....	3,377.62	24,500.00	28,900.00
Collinsville Savings Society,	488,440.00	39,350.00	37,285.03	.....	10,650.00	.....	34,650.00
Connecticut Savings Bank, New Haven,	2,503,585.00	147,400.00	20,000.00	136,000.00	1,327,900.00	1,893,000.00	118,300.00
Deep River Savings Bank,	435,465.00	129,300.00	.....	12,000.00	256,300.00	350,825.00	36,682.39
Derby Savings Bank, Birmingham,	1,375,161.00	329,571.60	265,912.90	.....	292,388.34	131,000.00	142,175.00
Dime Savings Bank, Cromwell,	105,075.00	200.00	2,355.00	.....	15,000.00	.....	7,200.00
Dime Savings Bank, Hartford,	376,578.00	152,112.50	.....	.....	155,514.92	193,775.00	41,900.00
Dime Savings Bank, Norwich,	849,497.10	230,509.27	88,225.89	.....	395,650.00	286,150.00	21,000.00
Dime Savings Bank, Wallingford,	377,150.00	1,300.00	15,625.00	10,000.00	9,000.00	6,000.00	19,400.00
Dime Savings Bank, Waterbury,	1,258,156.00	419,400.00	419,150.00	46,200.00	279,043.24	424,000.00	92,775.00
Essex Savings Bank,	201,092.33	4,700.00	9,700.00	.....	136,701.18	173,772.38	81,928.70
Fairfield County Savings Bank, Norwalk,	353,109.00	29,875.00	10,050.00	.....	198,681.58	27,508.25	84,785.00
Falls Village Savings Bank,	215,340.19	22,532.00	97,819.90	.....	98,900.00	100,500.00	50,057.00
Farmers and Mech. Sav. Bank, Middletown,	1,085,242.00	91,088.00	24,192.00	25,000.00	711,400.00	191,500.00	239,200.00
Farmington Savings Bank,	2,190,106.00	48,000.00	3,000.00	.....	287,000.00	500,000.00	185,100.00
Freestone Savings Bank, Portland,	115,999.00	36,339.00	4,077.00	.....	137,872.55	85,000.00	52,725.00
Greenwich Savings Bank,	141,391.00	18,175.00	5,320.00	.....	.....	.....	2,369.00
Groton Savings Bank, Mystic,	387,021.00	.....	.....	.....	162,000.00	190,000.00	33,100.00
Guilford Savings Bank,	96,602.00	5,770.00	2,500.00	.....	28,520.00	18,700.00	28,795.00
Higganum Savings Bank,	9,779.95	4,395.86	478.00	.....	1,000.00	.....	2,400.00
Industrial Savings Bank, Bridgeport, . . . . .	.....	.....	.....	.....	.....	.....	.....
Jewett City Savings Bank,	291,163.00	101,990.00	52,201.59	.....	192,300.00	120,000.00	66,700.00
Litchfield Savings Society,	299,742.00	103,400.00	22,000.00	.....	392,400.00	255,000.00	121,500.00
Mariners Savings Bank, New London,	549,150.00	115,900.00	18,800.00	35,025.00	891,956.25	386,202.00	91,087.50
Mechanics Savings Bank, Hartford,	1,585,450.00	319,300.00	.....	.....	725,320.35	751,080.00	149,900.00
Mechanics Savings Bank, Winsted,	540,952.00	40,300.00	160,307.97	.....	70,925.00	101,000.00	91,925.00
Mechanics and Farm. Sav. Bk., Bridgeport,	762,173.00	37,300.00	.....	.....	329,582.80	358,060.00	102,412.00
Meriden Savings Bank,	1,099,437.00	86,700.00	13,172.00	25,100.00	768,148.21	867,785.00	141,950.00
Middletown Savings Bank,	1,982,855.00	116,185.00	2,100.00	40,000.00	3,833,279.00	568,944.00	266,875.00
Milford Savings Bank,	139,564.00	3,000.00	2,060.00	.....	64,100.00	28,000.00	41,613.00
Moodus Savings Bank,	82,711.00	5,900.00	13,400.00	.....	88,838.47	72,800.00	48,000.00
National Savings Bank, New Haven,	956,384.19	24,950.00	10,000.00	8,000.00	383,445.00	118,000.00	102,250.00
Naugatuck Savings Bank,	427,845.00	32,950.00	47,600.00	.....	99,700.00	42,000.00	74,600.00
New Canaan Savings Bank,	34,904.00	2,900.00	2,560.00	.....	9,500.00	.....	19,500.00
New Haven Savings Bank,	2,225,207.00	428,913.50	135,505.00	225,000.00	3,504,354.00	2,347,500.00	116,200.00
New Milford Savings Bank,	632,927.36	29,265.38	31,285.58	.....	292,125.00	37,000.00	55,803.50
Newtown Savings Bank,	273,276.97	33,625.75	26,388.23	100.00	120,236.91	119,000.00	42,500.00
Norfolk Savings Bank,	91,912.47	8,500.00	14,390.00	.....	5,000.00	13,900.00	15,880.00
Norwalk Savings Society,	551,841.50	375,818.75	38,936.25	.....	821,364.44	573,100.00	71,154.97
Norwich Savings Society,	2,118,589.13	809,683.78	456,200.00	100,000.00	4,037,441.91	3,901,130.00	140,000.00
Peoples Savings Bank, Bridgeport,	1,595,102.00	25,160.00	.....	20,000.00	707,368.68	441,000.00	89,575.00
Peoples Savings Bank, Middletown, . . . . .	.....	.....	.....	.....	.....	.....	.....
Peoples Savings Bank, Naugatuck,	96,076.00	8,300.00	.....	.....	.....	.....	.....

LIABILITIES.

	Real Estate.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Surplus.	Interest and Profit and Loss.	Other Liabilities.	Total Liabilities.
	\$400.00	\$10,971.68	\$1,028.79	\$233,486.47	\$205,680.93	\$20,000.00	\$7,805.54		\$233,486.47
		5,788.01	44.29	56,056.83	52,941.09	2,344.62	771.12		56,056.83
	61,228.79	146,949.11	8,034.45	4,437,449.10	4,192,584.37	150,000.00	94,568.83	\$295.90	4,437,449.10
	25,825.00	33,446.49		1,787,777.49	1,694,630.02	60,000.00	33,147.47		1,787,777.49
	17,053.36	11,044.83	3,636.05	945,245.24	913,531.23	25,000.00	6,714.01		945,245.24
		9,476.18		216,971.68	214,457.90	2,050.00	463.78		216,971.68
		3,455.05	816.19	180,636.53	170,312.22	6,060.23	4,264.08		180,636.53
	51,210.00	113,236.56	1,020.14	5,845,183.95	5,532,368.17	180,000.00	132,815.78		5,845,183.95
	1,488.60	4,432.52	385.44	245,374.76	231,170.64	11,600.00	2,604.12		245,374.76
		18,093.41		2,028,151.41	1,957,159.75	60,000.00	10,991.66		2,028,151.41
	46,000.00	90,591.70		3,720,015.45	3,526,835.32	108,000.00	85,180.13		3,720,015.45
		101,155.28	2,799.49	1,603,027.08	1,552,990.54	40,000.00	10,036.54		1,603,027.08
	1,517.28	11,336.62	5,952.58	230,364.62	222,533.92	7,500.00	330.70		230,364.62
	5,184.89	13,979.73	37,143.60	666,683.25	620,546.34	39,337.59	6,799.32		666,683.25
	30,709.24	233,618.07	2,989.67	6,413,501.98	5,911,298.39	457,421.67	44,781.92		6,413,501.98
	5,768.23	30,499.81	40,416.44	1,297,256.87	1,220,933.10	40,000.00	36,020.62	303.15	1,297,256.87
	20,225.00	55,649.86	19,836.81	2,631,920.51	2,526,405.69	70,000.00	35,514.82		2,631,920.51
		26,918.48	898.73	157,647.21	140,362.96	8,500.00	8,784.25		157,647.21
		62,121.66	5,895.79	987,897.87	934,264.93	25,000.00	28,632.94		987,897.87
	81,153.70	122,081.43	5,239.22	2,079,506.61	1,932,104.44	65,000.00	79,861.57	2,540.60	2,079,506.61
		16,760.88	1,022.68	456,258.56	416,355.24	30,376.29	9,527.03		456,258.56
	36,596.80	138,919.04	25,018.10	3,139,258.18	2,989,482.35	75,000.00	74,775.83		3,139,258.18
	45,100.91	7,124.38	1,617.65	661,737.53	622,853.00	25,000.00	12,622.39	1,262.14	661,737.53
	20,084.79	23,595.99	1,501.95	749,192.16	711,905.97	20,500.00	16,726.19	60.00	749,192.16
	51,733.57	10,288.39	20,476.07	667,647.12	627,633.78	32,000.00	8,013.34		667,647.12
	116,886.05	75,750.64	9,297.96	2,569,556.65	2,403,444.55	100,000.00	60,518.37	5,593.73	2,569,556.65
	82,750.00	62,543.30		3,358,499.30	3,153,468.67	95,000.00	110,030.63		3,358,499.30
	4,450.00	18,742.06	6,393.31	461,597.92	430,424.44	21,000.00	10,173.48		461,597.92
	15,551.77	17,261.02	660.51	200,728.30	181,959.73	8,115.10	10,653.47		200,728.30
	26,701.98	12,892.81		811,715.79	771,572.06	40,143.73			811,715.79
	620.00	6,085.04	395.46	187,987.50	178,288.84	7,500.00	2,185.16	13.50	187,987.50
		489.72	23.95	18,567.48	15,961.51	1,500.00	1,105.97		18,567.48
		3,270.61		3,270.61	3,170.53	92.61		7.47	3,270.61
	7,428.80	17,761.59	104.50	849,649.48	787,939.25	50,000.00	11,710.23		849,649.48
	7,901.08	6,888.23	670.52	1,209,501.83	1,138,528.97	34,000.00	36,972.86		1,209,501.83
	22,522.83	53,778.61	803.08	2,165,225.27	2,032,802.44	67,300.00	51,303.41	13,819.42	2,165,225.27
	173,184.92	125,799.25	7,223.21	3,837,257.73	3,638,022.95	100,169.76	99,065.02		3,837,257.73
	3,400.80	24,142.78	39,350.85	1,072,304.40	1,023,507.69	30,000.00	18,768.90	27.81	1,072,304.40
	10,650.00	51,043.96	1,400.00	1,652,621.76	1,589,543.70	32,948.13	30,129.93		1,652,621.76
	45,897.91	37,942.07	2,136.37	3,088,268.56	2,826,815.32	100,000.00	161,453.24		3,088,268.56
		191,832.71	5,632.90	7,076,053.61	6,363,616.08	500,000.00	196,650.52	15,787.01	7,076,053.61
	68,350.00	8,920.61	791.35	288,048.96	272,581.78	12,675.78	2,791.40		288,048.96
	5,319.29	5,805.06	11,554.58	334,328.40	318,883.31	7,000.00	8,073.43	371.66	334,328.40
	9,093.84	75,928.28	3,944.10	1,691,995.41	1,606,197.59	70,000.00	15,715.02	82.80	1,691,995.41
	1,123.65	16,813.79	11,590.43	754,222.87	720,223.30	24,000.00	9,999.57		754,222.87
	25,473.80	5,014.47	198.20	100,050.47	83,865.95	3,625.00	12,375.42	184.10	100,050.47
	25,928.20	310,952.91	15,570.25	9,335,130.86	8,813,019.39	300,000.00	222,111.47		9,335,130.86
	19,027.27	55,840.61	27,909.03	1,181,183.73	1,066,669.72	75,000.00	39,514.01		1,181,183.73
	8,141.75	29,136.76	9,328.25	661,734.62	625,231.19	19,000.00	17,031.57	471.86	661,734.62
	9,557.22	7,259.52	433.55	166,832.76	154,333.32	8,500.00	3,999.44		166,832.76
	121,093.16	35,975.15	6,538.99	2,595,823.21	2,461,194.02	100,000.00	34,095.44	533.75	2,595,823.21
	136,981.67	282,765.92	25,097.29	12,007,889.70	11,189,894.14	400,000.00	417,523.56	472.00	12,007,889.70
	36,000.00	38,489.00	7,258.93	2,959,953.61	2,769,200.08	106,000.00	73,747.53	11,006.00	2,959,953.61
		552.11	136.74	688.85	552.11	114.00	22.74		688.85

Norwalk Savings Society,	551,841.50	375,818.75	38,936.25	821,364.44	573,100.00	71,154.97
Norwich Savings Society,	2,118,589.13	809,683.78	456,200.00	4,037,441.91	3,901,130.00	140,000.00
Peoples Savings Bank, Bridgeport,	1,595,102.00	25,160.00	20,000.00	707,368.68	441,000.00	89,575.00
Peoples Savings Bank, Middletown,						
Peoples Savings Bank, Pawcatuck,	96,076.00	8,300.00	2,500.00	3,000.00		4,307.00
Peoples Savings Bank, Rockville,	202,636.00	675.00				
Putnam Savings Bank,	369,710.00	19,971.00	3,330.68	100,750.88	53,000.00	95,717.00
Ridgefield Savings Bank,	181,291.18		56,000.00	904,105.68	304,000.00	43,900.00
Salisbury Savings Society, Lakeville,	154,486.77	107,100.00	53,480.73	40,643.40		24,897.00
Savings Bank of Ansonia,	726,209.00	61,616.59	111,237.54	138,546.67	79,111.50	48,562.50
			13,180.00	5,000.00	272,480.10	21,000.00
Savings Bank of Danbury,	1,911,556.50	16,710.00				
Savings Bank of New Britain,	1,915,453.00	161,740.00	138,249.67	409,051.31	461,000.00	58,078.00
Savings Bank of New London,	1,161,235.00	133,150.00	67,778.21	227,000.00	384,500.00	174,600.00
Savings Bank of Rockville,	940,612.00	93,125.00	700.00	1,906,167.55	1,305,500.00	247,330.00
Savings Bank of Stafford Springs,	185,446.90	43,763.50	51,202.00	98,500.00	26,000.00	244,090.00
			36,205.42	300.00	47,528.66	20,000.00
Savings Bank of Tolland,	88,421.37	7,440.00				
Shelton Savings Bank,	39,250.00	2,566.67	30,328.44	17,100.00		15,600.00
Society for Savings, Hartford,	4,153,330.00	560,199.00	2,800.00	18,611.42		
Southington Savings Bank,	338,792.22	43,020.10	28,000.00	6,311,128.13	5,176,781.25	249,413.00
South Norwalk Savings Bank,	571,433.00	61,317.00	34,871.59	5,000.00	123,000.00	169,540.00
			6,000.00		226,073.29	9,300.00
Southport Savings Bank,	236,203.00	28,327.92				
Stafford Savings Bank, Stafford Springs,	258,668.80	58,869.25		179,000.00	235,000.00	13,300.00
Stamford Savings Bank,	1,511,447.00	344,372.36	7,700.00	58,000.00	85,500.00	30,450.00
State Savings Bank, Hartford,	1,810,559.06	142,880.00	15,050.00	308,430.00	600,948.75	63,440.00
Stonington Savings Bank,	291,066.88	38,922.50	8,350.00	283,745.04	1,373,000.00	345,211.90
			20,243.00	6,812.50	70,569.96	94,087.50
Suffield Savings Bank,	87,991.00	14,650.00				
Thomaston Savings Bank,	246,840.00	45,995.00	6,500.00	17,139.00	26,450.00	24,000.00
Thompson Savings Bank of Putnam,	310,344.15	41,416.53	28,155.50	71,625.00	21,000.00	43,150.00
Torrington Savings Bank,	424,350.00	16,900.00	51,243.54	13,422.91	14,112.50	40,045.05
Union Savings Bank, Danbury,	796,244.00	22,577.00	56,425.00	248,750.00	25,000.00	13,200.00
			36,428.00	161,408.00	177,730.00	41,840.00
Waterbury Savings Bank,	1,808,316.00	451,970.00				
Watertown Savings Bank,	62,671.66	4,050.00	256,432.00	356,174.70	390,000.00	128,860.00
Westport Savings Bank,	60,025.00		8,967.50	11,768.07		
West Side Savings Bank, Waterbury,	41,680.00	18,000.00		26,000.00	10,000.00	19,200.00
Willimantic Savings Institute,	302,854.20	58,815.22	11,560.11	923.60		5,650.00
			15,384.34	95,400.00	52,000.00	35,700.00
Windham County Savings Bank, Danielson,	215,660.00	22,545.00				
Windsor Locks Savings Bank,	41,400.36		6,050.00	69,185.00	101,040.00	46,500.00
Winsted Savings Bank, West Winsted,	480,599.00	40,607.67	5,340.00	19,882.80	38,980.00	22,550.00
Woodbury Savings Bank,	113,983.63	4,620.00	112,550.00	298,905.91	312,661.25	75,225.00
			12,360.00	500.00		15,000.00
Totals,	\$60,083,073.73	\$8,605,988.45	\$3,637,511.98	\$2,261,243.00	\$38,993,830.90	\$31,236,627.56
						\$6,698,759.51

121,093.16	35,975.15	6,538.99	2,595,823.21	2,461,194.02	100,000.00	34,095.44	533.75	2,595,823.21
136,981.67	282,765.92	25,097.29	12,007,889.70	11,189,894.14	400,000.00	417,523.56	472.00	12,007,889.70
36,000.00	38,489.00	7,258.93	2,959,953.61	2,769,200.08	106,000.00	73,747.53	11,006.00	2,959,953.61
.....	552.11	136.74	688.85	552.11	114.00	22.74	.....	688.85
.....	12,505.77	.....	126,688.77	121,915.21	1,950.00	2,823.56	.....	126,688.77
3,900.00	12,984.58	1,685.87	474,680.01	464,209.58	2,000.00	8,470.43	.....	474,680.01
18,000.00	66,493.51	.....	1,782,180.19	1,701,304.57	54,000.00	26,875.62	.....	1,782,180.19
7,483.85	13,368.49	1,466.28	322,630.93	302,333.17	17,800.00	2,497.76	.....	322,630.93
47,395.82	15,868.87	6,676.96	708,986.63	677,919.99	10,000.00	21,066.64	.....	708,986.63
20,278.19	32,164.10	2,905.24	1,250,133.22	1,198,334.02	37,183.44	14,495.26	120.50	1,250,133.22
17,500.00	62,435.50	1,400.00	3,075,980.98	2,834,166.60	180,000.00	61,814.38	.....	3,075,980.98
13,843.75	31,557.77	2,780.11	2,979,952.84	2,732,682.36	105,000.00	141,306.68	963.80	2,979,952.84
155,891.97	41,157.04	8,123.32	5,158,554.88	4,689,683.83	398,796.40	69,056.71	1,017.94	5,158,554.88
5,173.75	50,062.42	23,462.21	1,532,227.38	1,447,917.53	55,000.00	29,309.85	.....	1,532,227.38
10,050.00	18,774.75	13,403.19	410,072.42	386,691.03	13,000.00	10,381.39	.....	410,072.42
1,000.00	5,465.47	605.26	165,960.54	157,401.96	5,500.00	3,058.58	.....	165,960.54
.....	2,591.68	179.00	65,998.77	65,650.14	223.00	125.63	.....	65,998.77
107,743.60	578,411.53	36,135.70	17,710,142.21	16,747,852.22	673,987.75	288,302.24	.....	17,710,142.21
14,950.00	9,849.47	65,006.99	1,049,628.70	995,368.83	40,000.00	14,259.87	.....	1,049,628.70
8,432.34	20,920.87	1,641.65	905,118.15	811,247.68	60,000.00	33,870.47	.....	905,118.15
5,000.00	25,997.67	1,315.79	724,144.38	654,256.46	20,000.00	49,887.92	.....	724,144.38
.....	46,282.83	.....	545,470.88	515,375.50	17,000.00	13,095.38	.....	545,470.88
40,959.94	145,723.20	98,845.71	3,129,216.96	2,769,120.51	200,000.00	159,128.10	968.35	3,129,216.96
273,156.39	26,977.79	.....	4,317,880.18	4,232,647.02	60,204.87	25,028.29	.....	4,317,880.18
200,871.39	.....	2,534.11	725,107.84	681,628.78	30,152.66	9,198.93	4,127.47	725,107.84
.....	3,464.00	248.17	180,442.17	163,229.36	16,565.36	647.45	.....	180,442.17
8,545.16	9,468.62	945.08	475,724.36	437,966.94	18,000.00	19,757.42	.....	475,724.36
19,832.23	4,794.39	369.46	495,580.76	479,088.95	13,200.00	3,196.32	95.49	495,580.76
.....	14,870.00	.....	839,495.50	805,105.34	.....	34,390.16	.....	839,495.50
43,575.00	30,824.98	.....	1,310,626.98	1,214,036.03	50,000.00	46,590.95	.....	1,310,626.98
56,337.79	170,410.62	13,782.93	3,632,284.04	3,425,229.80	100,000.00	106,894.24	160.00	3,632,284.04
.....	1,127.77	7.14	88,592.14	85,940.61	1,392.99	776.04	482.50	88,592.14
.....	671.43	159.84	116,056.27	106,142.17	3,500.00	6,414.10	.....	116,056.27
8,428.43	6,681.33	975.00	93,898.47	91,905.11	783.58	1,209.78	.....	93,898.47
54,690.20	27,149.65	15,297.75	657,291.36	610,037.61	25,000.00	21,283.25	970.50	657,291.36
75,150.00	21,274.99	22,601.52	580,006.51	561,517.25	7,130.00	11,359.26	.....	580,006.51
.....	6,107.13	.....	134,260.29	131,815.43	1,600.00	844.86	.....	134,260.29
10,847.17	73,754.67	1,079.99	1,416,230.66	1,312,150.61	60,000.00	44,080.05	.....	1,416,230.66
15,922.73	2,910.97	651.81	165,949.14	142,428.74	6,071.62	17,448.78	.....	165,949.14
\$2,730,275.85	\$4,474,318.11	\$704,504.52	\$159,426,133.61	\$149,496,555.86	\$6,159,416.18	\$3,708,422.12	\$61,739.45	\$159,426,133.61

BANK COMMISSIONERS' REPORT.

Year.	No. of Banks.	Number of Depositors.	Deposits.	Other Liabilities.	Loans on Real Estate.	Loans on Stocks, Bonds, and Personal Security.	Invested in U. S. Bonds.	Invested in other Bonds and Stocks.	Real Estate, including Bank on hand.	Other Assets, including Cash on hand.	Total Assets.	Excess of Assets over Liabilities.
1855	27	57,708	\$10,844,933	\$4,780	\$6,014,226	\$2,429,212	.....	\$2,440,062	\$28,827	\$137,530	\$11,049,857	\$199,144
1856	29	61,186	12,162,136	6,809	6,871,305	2,932,728	.....	2,445,126	45,181	371,172	12,533,308	364,363
1857	29	62,039	12,562,494	3,448	7,408,773	2,541,790	.....	2,107,715	22,000	797,714	12,878,053	312,017
1858	35	66,709	14,052,181	8,458	8,788,566	2,217,977	.....	2,238,984	22,000	1,218,550	14,467,270	407,361
1859	37	75,792	16,565,283	10,080	10,409,542	2,770,519	.....	2,290,404	28,900	1,443,950	16,828,386	253,023
1860	44	84,614	19,337,670	13,057	12,462,710	3,740,293	.....	2,274,463	49,137	1,328,426	19,852,897	462,170
1861	45	88,373	19,983,959	9,256	13,065,901	2,554,427	.....	2,343,699	188,914	2,117,293	20,539,758	546,543
1862	49	103,727	23,146,936	19,048	13,580,291	2,478,550	\$2,507,919	2,386,462	178,970	2,220,483	23,648,492	482,508
1863	48	116,881	26,954,802	45,431	12,850,258	3,250,683	6,481,550	2,466,729	204,892	2,311,618	27,565,731	565,498
1864	49	121,682	29,142,288	61,554	12,831,399	3,141,593	7,109,648	2,734,865	220,901	5,048,739	31,087,145	1,883,603
1865	50	107,372	27,319,013	80,191	11,491,197	2,752,242	8,194,220	2,826,492	194,239	3,433,061	28,891,454	1,492,250
1866	53	126,323	31,180,390	78,330	13,268,487	3,240,046	9,180,943	3,302,732	210,492	3,958,165	33,150,865	1,892,134
1867	54	138,846	36,283,660	88,280	16,787,715	4,119,581	10,191,713	3,590,895	234,841	3,719,142	38,643,891	2,272,150
1868	55	149,919	41,803,631	43,775	21,031,619	4,570,204	10,585,029	3,673,073	307,578	3,376,963	44,549,466	2,702,008
1869	58	165,692	47,904,834	120,462	26,081,162	5,601,305	9,138,484	3,988,555	385,111	6,027,148	51,202,065	3,177,768
1870	64	177,887	55,297,705	69,585	32,144,662	7,332,226	7,133,436	9,877,706	412,139	1,699,608	58,619,779	3,252,488
1871	73	195,937	62,717,814	81,705	38,265,514	8,476,413	5,336,154	10,601,242	429,154	1,838,989	65,307,469	2,507,949
1872	78	201,742	68,523,397	161,046	43,174,015	9,495,818	4,771,970	11,651,691	423,342	1,754,557	71,271,395	2,586,950
1873	79	204,741	70,769,407	151,407	47,226,893	8,596,818	4,039,564	11,695,325	519,840	1,599,140	73,677,582	2,756,767
1874	86	206,274	73,783,802	99,028	51,552,293	7,042,492	4,141,645	11,196,366	581,946	2,360,304	76,875,049	2,992,219
1875	87	208,030	76,489,310	655,847	55,363,219	5,060,709	4,974,423	10,554,859	574,743	3,009,702	79,537,656	2,392,499
1876	86	203,514	78,524,172	233,434	55,403,988	4,715,266	6,067,656	12,180,119	767,218	2,202,380	81,336,631	2,579,024
1877	86	204,575	77,214,372	409,864	52,337,212	4,514,246	7,192,260	11,702,279	2,208,474	2,322,464	80,273,938	2,649,701
1878	86	199,795	72,515,468	657,017	48,142,697	3,601,176	6,780,564	11,532,292	3,707,133	2,260,700	76,024,606	2,852,120
1879	86	202,385	72,842,443	536,185	45,108,803	3,388,065	8,163,695	11,691,003	4,959,119	2,931,131	76,241,816	2,863,188
1880	85	213,913	76,518,570	170,522	42,791,160	4,300,209	7,245,223	16,681,918	5,397,281	3,527,867	79,943,659	3,254,566
1881	85	225,366	80,522,300	285,448	39,808,956	7,089,301	6,723,479	20,913,758	5,675,822	4,031,815	84,243,131	3,435,382
1882	84	237,993	84,942,410	79,374	38,381,167	10,714,964	5,649,570	25,100,273	5,366,521	3,521,179	88,915,870	3,894,085
1883	84	246,652	88,098,384	241,870	38,517,003	11,612,129	3,774,929	29,801,357	5,124,889	3,848,756	92,679,063	4,338,809
1884	84	252,245	90,614,623	684,497	39,728,616	10,443,448	3,986,556	33,476,645	4,967,264	3,546,717	95,625,157	4,326,037
1885	84	256,097	92,481,425	633,620	39,728,616	9,963,152	3,249,380	35,887,549	4,879,616	4,039,606	97,717,921	4,602,876
1886	85	266,888	97,424,820	421,376	40,538,284	9,971,400	3,116,542	40,408,660	4,738,938	3,918,009	102,691,828	4,845,627
1887	85	278,415	102,189,935	38,644	41,712,905	11,379,789	2,879,706	44,018,410	4,606,113	3,299,989	107,896,912	5,668,333
1888	85	287,776	105,850,079	59,158	43,335,590	10,823,364	1,960,030	47,670,446	4,442,076	3,585,471	111,816,977	5,907,740
1889	86	294,896	110,370,962	76,442	44,987,096	12,975,620	1,554,170	51,434,095	4,229,381	3,463,513	116,643,875	6,196,471
1890	86	305,951	116,406,675	89,701	46,860,898	12,390,734	902,820	55,937,120	3,837,035	3,504,206	123,432,832	6,936,456
1891	87	317,925	122,582,159	110,366	49,440,463	13,132,696	857,275	59,711,946	3,462,679	3,635,964	130,241,025	7,548,499
1892	87	331,061	130,686,729	104,439	51,891,336	12,250,486	726,400	66,035,570	3,340,847	4,415,273	138,659,913	7,868,744
1893	89	335,879	133,967,220	293,001	53,506,305	13,299,513	599,200	67,241,119	3,098,479	5,074,554	142,819,170	8,558,950
1894	90	337,254	136,928,858	146,975	55,296,854	11,619,481	727,950	69,897,647	3,064,263	5,414,600	146,020,795	8,944,962
1895	90	346,758	143,159,123	52,778	57,657,056	11,329,143	1,667,580	73,712,656	2,835,883	5,325,678	152,528,576	9,316,675
1896	89	356,445	149,496,556	61,739	60,083,074	12,243,500	2,261,243	76,929,218	2,730,276	5,178,823	159,426,134	9,867,839

REPORTS OF STATE BANKS,

October 1, 1896.

CITY BANK OF HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$17,000.00
Discounted for other parties in this State,	976,046.75
Discounted for parties out of this State,	148,300.00
Overdrafts,	845.38
Due from Banks, Bankers, and Trust Companies,	88,344.94
Town, City, and Corporation Bonds,	3,678.65
Railroad Bonds and Stocks,	227,252.69
Loans on Mortgage Security,	54,050.00
Real Estate,	5,064.27
Current Expenses,	4,006.38
Specie and Currency,	40,996.01
Checks and Cash Items,	12,055.45
Total Assets,	\$1,577,640.52

LIABILITIES.

Capital Stock,	\$440,000.00
Profit and Loss Account,	156,901.51
Due to Banks, Bankers, and Trust Companies,	26,424.11
Dividends Unpaid,	198.00
Deposits,	953,912.03
Cashier's Checks,	33.00
Certified Checks,	171.87
Total Liabilities,	\$1,577,640.52

Past-due paper,	\$8,440.57
Liability of any one director,	8,000.00
Liability of any one firm, corporation, or person other than a director,	50,000.00
Par value of stock, \$100; market value, \$105.	
Rate per cent. of last dividend, and when paid, 3 per cent.; July, 1896.	

CHARLES T. WELLES, President. CHARLES B. WHITING, Vice-President.
EDWARD D. REDFIELD, Cashier.

DIRECTORS.—Charles A. Jewell, Russell M. Burdick, William B. Clark, Maro S. Chapman, Theodore M. Lincoln, Edward D. Robbins, George Pope, E. S. Goodrich.

CITY BANK OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$38,200.47
Discounted for other parties in this State,	653,791.75
Discounted for parties out of this State,	76,017.22
Due from Banks, Bankers, and Trust Companies,	197,683.82
Town, City, and Corporation Bonds,	49,750.00
Railroad Bonds and Stocks,	133,240.00
Bank Stocks,	3,700.00
Banking House,	20,000.00
Current Expenses,	3,845.02
Specie and Currency,	107,567.00
Checks and Cash Items,	29,507.25
Suspense Account,	5,974.02
Manufacturing Stock,	6,700.00
Total Assets,	\$1,325,976.55

LIABILITIES.

Capital Stock,	\$500,000.00
Surplus Fund,	60,000.00
Other Undivided Profits,	35,335.80
Due to Banks, Bankers, and Trust Companies,	55,278.47
Dividends unpaid,	257.00
Deposits,	675,105.28
Total Liabilities,	\$1,325,976.55

Past-due paper,	\$3,200.00
Liability of any one director,	20,950.47
Liability of any one firm, corporation, or person other than a director,	73,327.27
Par value of stock, \$100; market value, \$123.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1896.	

GEO. W. CURTIS, President.

SAMUEL LLOYD, Cashier.

CHAS. E. CURTIS, Assistant Cashier.

DIRECTORS.—Geo. W. Curtis, Geo. J. Brush, Jas. D. Dewell, Cornelius S. Morehouse, Chas. B. Wooster, Elliott H. Morse, Geo. D. Watrous, Eli Whitney, Willis E. Miller.

CONNECTICUT RIVER BANKING COMPANY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$14,168.75
Discounted for other parties in this State,	420,849.81
Discounted for parties out of this State,	33,213.00
Overdrafts,	404.44
Due from Banks, Bankers, and Trust Companies,	31,843.29
United States Bonds,	17,500.00
Connecticut River Company Stock,	9,000.00
Town, City, and Corporation Bonds,	31,500.00
Railroad Bonds and Stocks,	98,225.00
Stocks,	500.00
Loans on Mortgage Security,	33,250.00
Banking House,	37,600.00
Current Expenses,	1,312.97
Specie and Currency,	36,714.86
Checks and Cash Items,	19,341.55
Total Assets,	<u>\$785,423.67</u>

LIABILITIES.

Capital Stock,	\$150,000.00
Surplus Fund,	85,209.26
Due to Banks, Bankers, and Trust Companies,	56,266.58
Dividends unpaid,	49.50
Deposits,	493,898.33
Total Liabilities,	<u>\$785,423.67</u>

Past-due paper, \$6,088.00
 Liability of any one director, 9,000.00
 Liability of any one firm, corporation, or person other than a director, 29,000.00
 Par value of stock, \$30; market value, \$35.
 Rate per cent. of last dividend, and when paid, 2½ per cent., July 1, 1896.

SAMUEL E. ELMORE, President.

H. W. ERVING, Cashier.

H. J. MAERCKLEIN, Assistant Cashier.

DIRECTORS.—Samuel E. Elmore, H. R. Coffin, J. M. Allen, M. W. Graves,
 S. B. Bosworth, J. F. Dudley, Louis R. Cheney.

MECHANICS BANK, NEW HAVEN.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$18,125.00
Discounted for other parties in this State,	540,347.86
Discounted for parties out of this State,	
Overdrafts,	4,456.38
Due from Banks, Bankers, and Trust Companies,	91,928.09
United States Bonds,	3,041.39
Banking House,	28,000.00
Current Expenses,	2,850.00
Specie and Currency,	73,665.50
Checks and Cash Items,	2,815.60
Checks Clearing House,	2,015.60
Total Assets,	\$767,245.42

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	35,000.00
Other Undivided Profits,	13,101.54
Due to Banks, Bankers, and Trust Companies,	31,991.63
Dividends Unpaid,	584.50
Deposits,	386,567.75
Total Liabilities,	\$767,245.42

Past-due paper,	None.
Liability of any one director,	\$13,125.00
Liability of any one firm, corporation, or person other than a director,	42,041.00
Par value of stock, \$60; market value, \$67.	
Rate per cent. of last dividend, and when paid, $2\frac{1}{2}$ per cent., July 1, 1896.	

CHAS. S. LEETE, President.

CHAS. H. TROWBRIDGE, Cashier.

DIRECTORS. — Chas. S. Leete, Joel A. Sperry, Maier Zunder, Oliver S. White, Edwin F. Mersick, Franklin H. Hart, Frank W. Benedict, Herman D. Clark, Thomas R. Trowbridge.

SAYBROOK BANK, ESSEX.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$4,835.00
Discounted for other parties in this State,	57,855.33
Due from Banks, Bankers, and Trust Companies,	23,886.11
Town, City, and Corporation Bonds,	28,489.94
Bank and Trust Company Stocks,	1,150.00
Banking House,	7,102.96
Other Real Estate,	3,087.75
Current Expenses,	628.98
Specie and Currency,	10,402.81
Checks and Cash Items,	1,085.46
Total Assets,	\$138,524.34

LIABILITIES.

Capital Stock,	\$50,000.00
Surplus Fund,	5,000.00
Other Undivided Profits,	2,539.49
Due to Banks, Bankers, and Trust Companies,	17,241.14
Dividends Unpaid,	9.00
Deposits,	63,734.71
Total Liabilities,	\$138,524.34

Past-due paper,	\$1,245.89
Liability of any one director,	2,235.00
Liability of any one firm, corporation, or person other than a director,	5,000.00
Par value of stock, \$50; market value, \$50.	
Rate per cent. of last dividend, and when paid, 3 per cent., payable July 1, 1896.	

JAMES PHELPS, President.

D. W. SPENCER, Vice-President.

LOUIS P. PARKER, Cashier.

DIRECTORS. — James Phelps, D. W. Spencer, Edwin Ayer, James L. Raymond, C. E. Chapman, S. J. Tiley, A. M. Wright, George I. Stevens, J. H. Lord, E. E. Dickinson, A. Miner, Louis P. Parker.

STATE BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$7,395.52
Discounted for other parties in this State,	562,386.13
Discounted for parties out of this State,	131,373.83
Overdrafts,	138.20
Due from Banks, Bankers, and Trust Companies,	229,165.28
Town, City, and Corporation Bonds,	64,014.96
Bonds and Stocks,	221,400.00
Loans on Mortgage Security,	79,500.00
Banking House,	60,000.00
Specie and Currency,	36,675.66
Checks and Cash Items,	13,191.02
Premiums,	15,584.16
Vault,	5,571.30
Total Assets,	<u>\$1,426,396.06</u>

LIABILITIES.

Capital Stock,	\$400,000.00
Surplus Fund,	80,000.00
Other Undivided Profits,	33,444.87
Due to Banks, Bankers, and Trust Companies,	146,632.52
Dividends Unpaid,	324.00
Deposits,	765,994.67
Total Liabilities,	<u>\$1,426,396.06</u>

Past-due paper (secured),	\$351.76
Liability of any one director,	3,750.00
Liability of any one firm, corporation, or person other than a director,	50,000.00
Par value of stock, \$100; market value, \$100 bid, no recent sales.	
Rate per cent. of last dividend, and when paid, 3 per cent., July 1, 1896.	

GEORGE F. HILLS, President.

GEORGE H. BURT, Cashier.

DIRECTORS. — George F. Hills, Nelson Hollister, A. E. Hart, Erastus Gay, E. G. Whittelsey, C. B. Ingraham, Charles H. Lawrence, George E. Taintor, Patrick Garvan.

THE UNION BANK, NEW LONDON.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$15,750.00
Discounted for other parties in this State,	349,839.75
Discounted for parties out of this State,	15,000.00
Overdrafts,	3,134.92
Due from Banks, Bankers, and Trust Companies,	111,930.79
Railroad Bonds and Stocks, and other Securities,	187,222.32
Banking House,	12,000.00
Other Real Estate,	16,351.73
Non-resident Tax,	7.00
Current Expenses,	2,013.26
Specie and Currency,	89,034.66
Checks and Cash Items,	21,892.97
Suspense,	9,100.93
Total Assets,	<u>\$833,278.33</u>

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	40,000.00
Other Undivided Profits,	28,880.60
Due to Banks, Bankers, and Trust Companies,	67,576.36
Dividends Unpaid,	393.50
Deposits,	396,427.87
Total Liabilities,	<u>\$833,278.33</u>

Past due paper,	\$29,430.71
Liability of any one director,	15,250.00
Liability of any one firm, corporation, or person other than a director,	22,500.00
Par value of stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid, 2½ per cent., July, 1896.	

ROBERT COIT, President.

GEO. F. TINKER, Vice-President.

J. LAURENCE CHEW, Cashier.

DIRECTORS.—Robert Coit, W. H. Chapman, Geo. F. Tinker, Israel Matson, E. Clark Smith, Horace Coit, Arnold Rudd, Peleg Williams, J. Laurence Chew, Wm. B. Coit, F. B. Brandegee, Ralph S. Smith, Charles H. Klinch.

UNITED STATES BANK, HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$12,500.00
Discounted for other parties in this State,	459,329.04
Discounted for parties out of this State,	15,075.00
Overdrafts,	636.03
Due from Banks, Bankers, and Trust Companies,	118,640.79
United States Bonds,	33,242.00
Town, City, and Corporation Bonds,	291,796.61
Railroad Bonds and Stocks,	66,667.00
Loans on Mortgage Security,	49,020.00
Banking House, furniture, and fixtures,	9,500.00
Specie and Currency,	70,873.04
Checks and Cash Items,	24,683.92
Demand Loans,	346,533.50
Interest accrued,	3,533.68
Total Assets,	\$1,502,030.61

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	250,000.00
Other Undivided Profits,	19,626.86
Due to Banks, Bankers, and Trust Companies,	55,978.49
Dividends Unpaid,	3,000.00
Deposits,	1,073,425.26
Total Liabilities,	\$1,502,030.61

Past due paper,	\$14,961.86
Liability of any one director,	15,000.00
Liability of any one firm, corporation, or person other than a director,	*44,540.00
Par value of stock, \$100; market value, \$325.	
Rate per cent. of last dividend, and when paid, 3 per cent. quarterly, July 1, 1896.	

H. L. BUNCE, President.

W. H. BULKELEY, Vice-President.

F. G. SEXTON, Cashier.

DIRECTORS.—M. G. Bulkeley, S. G. Dunham, W. H. Bulkeley, John R. Hills, Atwood Collins, L. Brainard, J. O. Enders, H. L. Bunce.

* On collateral.

REPORTS OF TRUST COMPANIES,

October 1, 1896.

THE COLUMBIA TRUST COMPANY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for other parties in this State,	\$22,015.30
Due from Banks, Bankers, and Trust Companies,	9,024.32
Town, City, and Corporation Bonds,	38,369.71
Current Expenses,	2,569.47
Specie and Currency,	33.64
Checks and Cash Items,	125.75
Office Furniture,	208.45
Premium on Bonds,	186.00
Accrued Interest on Warrants,	105.88
Total Assets,	<u>\$72,638.52</u>

LIABILITIES.

Capital Stock,	\$50,000.00
Other Undivided Profits,	922.01
Deposits,	21,716.51
Total Liabilities,	<u>\$72,638.52</u>

Past-due paper,	None.
Liability of any one director,	None.
Liability of any one firm, corporation, or person other than a director,	\$7,500.00
Par value of stock, \$100; market value, no sale.	

DIRECTORS.—E. H. Burr, O. E. Stoddard, C. B. Leach, G. T. Meech, H. R. Butler, D. W. Chase, Dr. C. S. Stanley, H. C. Whittlesey, J. G. Palmer, J. T. Elliott.

CONNECTICUT TRUST AND SAFE DEPOSIT COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$27,347.15
Discounted for other parties in this State,	989,487.80
Discounted for parties out of this State,	36,051.33
Overdrafts,	1,871.62
Due from Banks, Bankers, and Trust Companies,	193,929.41
Town, City, and Corporation Bonds,	89,830.00
Railroad Bonds,	734,050.00
Loans on Mortgage Security,	37,685.00
Current Expenses,	9,291.14
Specie and Currency,	107,240.09
Checks and Cash Items,	14,958.13
Total Assets,	\$2,241,741.67

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	200,000.00
Other Undivided Profits,	24,810.86
Due to Banks, Bankers, and Trust Companies,	29,578.16
Deposits,	1,687,352.65
Total Liabilities,	\$2,241,741.67

Past-due paper,	\$9,791.66
Liability of any one director (secured by collateral),	9,241.25
Liability of any one firm, corporation, or person other than a director,	75,000.00
Par value of stock, \$100; market value, \$160.	
Rate per cent. of last dividend, and when paid, 4 per cent., July 1, 1896.	

MEIGS H. WHAPLES, President.

JOHN P. WHEELER, Treasurer.

HENRY S. ROBINSON, Secretary.

HOSMER P. REDFIED, Assist. Treasurer.

TRUSTEES.— Henry C. Robinson, George L. Chase, Charles H. Smith, Henry Corning, James J. Goodwin, Jacob L. Greene, Daniel R. Howe, George Roberts, John M. Taylor, Jonathan B. Bunce, Meigs H. Whaples.

THE FIDELITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$3,000.00
Discounted for other parties in this State, }	90,472.19
Discounted for parties out of this State, }	
Overdrafts,	38.35
Due from Banks, Bankers, and Trust Companies,	11,974.76
Checks and Cash Items,	265.00
Furniture and Safe,	250.00
Total Assets,	\$106,000.30

LIABILITIES.

Capital Stock,	\$50,000.00
Surplus Fund,	5,036.39
Deposits,	50,963.91
Total Liabilities,	\$106,000.30

Past-due paper,	None without good collateral.
Liability of any one director,	\$2,500.00
Laibility of any one firm, corporation, or person other than a director (on good collateral),	11,236.95
Par value of stock, \$100; market value, no sales.	

JOHN M. HOLCOMBE, President.

CHARLES P. COOLEY, Treasurer.

LOOMIS A. NEWTON, Secretary.

DIRECTORS.—Drayton Hillyer, William C. Skinner, Charles E. Gross, John M. Holcombe, John H. Hall, George H. Day, Robert Cheney, Francis B. Cooley, Charles P. Cooley.

THE GREENWICH TRUST, LOAN, AND DEPOSIT CO.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$8,200.00
Discounted for other parties in this State (collateral),	205,567.39
Discounted for parties out of this State,	35,000.00
Due from Banks, Bankers, and Trust Companies,	55,465.08
Town, City, and Corporation Bonds,	36,000.00
Railroad Bonds and Stocks,	89,460.50
Bank and Trust Company Stocks,	3,952.00
Loans on Mortgage Security,	143,999.57
Banking House,	24,000.00
Other Real Estate,	16,827.50
Current Expenses,	1,209.24
Specie and Currency,	17,334.12
Checks and Cash Items,	782.49
Other Assets, viz.: Premium,	5,000.00
Borough Greenwich Notes,	39,567.90
Total Assets,	<u>\$682,365.79</u>

LIABILITIES.

Capital Stock,	\$50,000.00
Other Undivided Profits,	61,183.43
Due to Banks, Bankers, and Trust Companies,	1,958.17
Deposits,	560,392.64
Other Liabilities, viz., Trust Funds,	8,831.55
Total Liabilities,	<u>\$682,365.79</u>

Past-due paper,	\$1,500.00
Liability of any one director (collateral),	3,000.00
Liability of any one firm, corporation, or person other than a director (collateral),	15,000.00
Par value of stock, \$50; market value, \$100.	
Rate per cent. of last dividend, 4 per cent., when paid, July 15, 1896.	

R. J. WALSH, President.

ALFRED A. RUNDLE, Treasurer.

TRUSTEES. — R. J. Walsh, Seaman Mead, John Lyon, S. Elbert Mills, Webster Haight, C. E. Wilson, E. L. Scofield, W. S. Mead, John F. Close.

HARTFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$75,977.99
Discounted for other parties in this State,	976,447.59
Discounted for parties out of this State,	286,590.53
Overdrafts,	5,100.43
Due from Banks, Bankers, and Trust Companies,	37,353.83
Railroad Bonds and Stocks,	28,500.00
Loans on Mortgage Security,	3,567.25
Banking House, Trust Company Block,	250,000.00
Other Real Estate,	900.00
Current Expenses,	4,990.62
Specie and Currency,	59,556.87
Checks and Cash Items,	13,721.39
Total Assets,	\$1,742,706.50

LIABILITIES.

Capital Stock,	\$300,000.00
Surplus Fund,	168,247.77
Other Undivided Profits, }	272.00
Due to Banks, Bankers, and Trust Companies,	1,274,186.73
Deposits,	
Total Liabilities,	\$1,742,706.50

Past-due paper,	\$200.00
Liability of any one director,	20,000.00
Liability of any one firm, corporation, or person other than a director,	51,525.00
Par value of stock, \$100; market value, \$135.	
Rate per cent. of last dividend, and when paid, $3\frac{1}{2}$ per cent., July, 1896.	

RALPH W. CUTLER, President.

CHAS. M. JOSLYN, Vice-President.

FRANK C. SUMNER, Secretary and Treasurer.

TRUSTEES. — Rodney Dennis, J. C. Webster, Chas. M. Joslyn, Theodore Lyman, Ralph W. Cutler, Pliny Jewell, Henry Roberts, Chas. E. Billings, Henry P. Stearns, M. Bradford Scott.

THE HOME TRUST COMPANY, DERBY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Town, City, and Corporation Bonds,	\$11,700.00
Bank and Trust Company Stocks,	12,922.50
Loans on Mortgage Security,	24,050.00
Other Real Estate,	3,411.45
Checks and Cash Items,	6,442.12
Loans on Collateral,	9,472.83
Loans on Personal Security,	17,867.60
Railroad and other Stocks,	11,714.00
Office Furniture and Fixtures,	831.50
Current Accounts Receivable,	2,382.29
Total Assets,	<u>\$100,794.29</u>

LIABILITIES.

Capital Stock,	\$25,000.00
Surplus Fund,	5,000.00
Other Undivided Profits,	2,450.40
Deposits,	63,518.80
Trust Estates,	4,145.95
Current Accounts Payable,	679.14
Total Liabilities,	<u>\$100,794.29</u>

Past-due paper,	\$200.00
Liability of any one director,	1,347.00
Liability of any one firm, corporation, or person other than a director,	4,500.00
Par value of stock, \$100; market value, no sales.	
Rate per cent. of last dividend, 3 per cent.; when paid, April 15, 1896.	

OFFICERS AND DIRECTORS. — H. Holton Wood, Charles E. Clark, Charles H. Nettleton, Watson J. Miller, William S. Downs, Edwin B. Gager, Daniel S. Brinsmade, Rufus W. Blake, Charles N. Downs, Julius G. Day.

MERIDEN TRUST AND SAFE DEPOSIT COMPANY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for other parties in this State,	\$18,348.66
Due from Banks, Bankers, and Trust Companies,	9,212.61
Bank and Trust Company Stocks,	4,500.00
Current Expenses,	396.66
Other Assets, viz.: Trust Funds Invested,	19,130.68
Total Assets,	<u>\$51,588.61</u>

LIABILITIES.

Capital Stock (paid in),	\$25,000.00
Surplus Fund,	4,000.00
Other Undivided Profits,	2,041.45
Other Liabilities, viz.: Trust Funds,	20,547.16
Total Liabilities,	<u>\$51,588.61</u>

Past-due paper,	None.
Liability of any one director,	None.
Liability of any one firm, corporation, or person other than a director, on collateral,	\$4,500.00
Par value of stock, \$100; market value, \$100.	
Rate per cent. of last dividend, and when paid,	None paid.

WALTER HUBBARD, President.

CHAS. L. ROCKWELL, Sec. and Treas.

TRUSTEES. — Charles Parker, John D. Billard, C. F. Linsley, Walter Hubbard, George M. Curtis, N. L. Bradley, John L. Billard, Charles L. Rockwell.

THE SECURITY COMPANY, HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$23,500.00
Discounted for other parties in this State,	195,534.08
Discounted for parties out of this State,	60,795.00
Due from Banks, Bankers, and Trust Companies,	50,754.70
Town, City, and Corporation Bonds,	129,996.31
Railroad Bonds and Stocks,	36,656.00
Loans on Mortgage Security,	148,788.65
Other Real Estate,	86,224.05
Current Expenses,	5,339.83
Specie and Currency,	17,358.35
Checks and Cash Items,	225.08
Total Assets,	\$755,172.05

LIABILITIES.

Capital Stock,	\$200,000.00
Surplus Fund,	100,000.00
Other Undivided Profits,	32,092.60
Deposits,	419,740.78
Other Liabilities,	3,338.67
Total Liabilities,	\$755,172.05

Past due paper, \$10,000.00
 Liability of any one director, 18,500.00
 Liability of any one firm, corporation, or person other than a director, 18,500.00
 Par value of stock, \$100; market value, \$115.
 Rate per cent. of last dividend, and when paid, July 1, 1896, 3 per cent.

ATWOOD COLLINS, President.

HENRY E. TAINTOR, Vice-President.

CHAS. EDW. PRIOR, Sec'y and Treas.

DIRECTORS. — Carlos C. Kimball, Gurdon W. Russell, Leverett Brainard, Frederick R. Foster, John C. Parsons, George G. Sill, John C. Abbot, Jeremiah M. Allen, Samuel G. Dunham, John G. Root, Nathaniel Shipman, Atwood Collins, John M. Holcombe, Rienzi B. Parker, D. Newton Barney.

THE STAMFORD TRUST COMPANY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	7,600.00
Discounted for other parties in this State,	365,089.26
Discounted for parties out of this State,	27,125.00
Overdrafts,	79.93
Due from Banks, Bankers, and Trust Companies,	81,850.96
Town, City, and Corporation Bonds,	103,527.94
Railroad Bonds and Stocks,	94,453.97
Loans on Mortgage Security,	370,425.00
Current Expenses,	1,234.00
Specie and Currency,	25,774.54
Checks and Cash Items,	10,504.72
Total Assets,	<u>\$1,087,665.32</u>

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	25,000.00
Other Undivided Profits,	33,950.73
Due to Banks, Bankers, and Trust Companies,	12,218.14
Dividends Unpaid,	195.00
Deposits,	866,734.79
Other Liabilities, viz.: Trust Funds,	48,998.99
Treasurer's Checks,	567.67
Total Liabilities,	<u>\$1,087,665.32</u>

Past due paper,	\$645.00
Liability of any one director,	7,775.00
Liability of any one firm, corporation, or person other than a director,	23,125.00
Par value of stock, \$100; market value, no sales.	
Rate per cent. of last dividend, and when paid, 3 per cent., August 1, 1896.	

JOHN A. BROWN, President.

WALTON FERGUSON, Vice-President.

WALTER D. DASKAM, Treasurer.

DIRECTORS. — John A. Brown, Walton Ferguson, Schuyler Merritt, Samuel Fessenden, Albert J. Hatch, William H. Judd, Chas. H. Lounsbury, Henry K. McHarg, William W. Skiddy.

THE THOMPSONVILLE TRUST COMPANY.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$600.00
Discounted for other parties in this State,	74,602.57
Due from Banks, Bankers, and Trust Companies,	56,035.26
Loans on Mortgage Security,	2,600.00
Banking House,	4,000.00
Specie and Currency,	6,017.25
Insurance Company's Stocks,	1,537.00
Bridge Company's Stocks,	400.00
Total Assets,	\$145,792.08

LIABILITIES.

Capital Stock,	\$25,000.00
Surplus Fund,	13,729.22
Due to Banks, Bankers, and Trust Companies,	6,448.22
Dividends Unpaid,	1,068.88
Deposits,	99,545.76
Total Liabilities,	\$145,792.08

Past-due paper,	\$3,148.20
Liability of any one director,	600.00
Liability of any one firm, corporation, or person other than a director,	5,650.00
Par value of stock, \$25; market value, \$33.50.	
Rate per cent. of last dividend, and when paid, 2 per cent., July 1, 1896.	

L. A. UPSON, President.

WILLIS GOWDY, Sec., Treas., and Cashier.

DIRECTORS. — J. L. Houston, L. H. Pease, L. A. Upson, G. A. Douglas, Willis Gowdy, A. H. Mathewson.

THE TRUST AND SAFE DEPOSIT COMPANY OF NEW HAVEN.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Due from Banks, Bankers, and Trust Companies,	\$1,857.03
United States Bonds,	10,000.00
Town, City, and Corporation Bonds,	6,000.00
Current Expenses,	1,044.72
Premiums,	2,077.50
Total Assets,	\$20,979.25

LIABILITIES.

Capital Stock,	\$20,000.00
Other Undivided Profits,	979.25
Total Liabilities,	\$20,979.25

Past-due paper,	None.
Liability of any one director,	None.
Liability of any one firm, corporation, or person other than a director,	None.
Par value of stock, \$100; paid in \$20, market value.	
Rate per cent. of last dividend, and when paid: no dividend paid.	

T. ATWATER BARNES, President.
FRED. B. BUNNELL, Sec. and Treas.

THOS. HOOKER, Vice-President
MORRIS F. TYLER, Counsel.

TRUSTEES. — T. Atwater Barnes, Henry F. English, Pierce N. Welch, Thomas Hooker, Max Adler, Joseph Potter, Morris F. Tyler, Samuel A. Galpin, Benj. R. English, E. G. Whitney, Henry C. White, William R. Tyler.

THE UNION TRUST COMPANY, NEW HAVEN.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Discounted for Directors,	\$14,500.00
Discounted for other parties in this State,	247,601.91
Discounted for parties out of this State,	8,000.00
Due from Banks, Bankers, and Trust Companies,	139,415.64
Town, City, and Corporation Bonds,	32,014.68
Railroad Bonds and Stocks,	29,149.01
Banking House,	9,000.00
Specie and Currency,	13,928.73
Checks and Cash Items,	3,059.51
Clearing House Exchanges,	18,266.27
Total Assets,	\$514,935.75

LIABILITIES.

Capital Stock,	\$100,000.00
Surplus Fund,	30,000.00
Other Undivided Profit,	16,736.06
Due to Banks, Bankers, and Trust Companies,	606.34
Deposits,	367,593.35
Total Liabilities,	\$514,935.75

Past-due paper,	\$1,515.00
Liability of any one director,	7,250.00
Liability of any one firm, corporation, or person other than a director,	22,500.00
Par value of stock, \$100; market value, not on the market.	
Rate per cent. of last dividend, and when paid, 3 per cent., July, 1896.	

HENRY L. HOTCHKISS, President.
WM. S. BARTLETT, Treasurer.

LOUIS H. BRISTOL, Vice-President.
EUGENE L. BRISTOL, Asst. Treas.

DIRECTORS. — Henry L. Hotchkiss, Wm. S. Bartlett, Louis H. Bristol, Eugene L. Bristol.

STATE BANKS.

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SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1896.

NAME OF BANK.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities.
City Bank, Hartford,.....	\$1,195,396.75	\$845.38	\$230,931.34	\$88,344.94	\$5,064.27	\$4,006.38	\$40,996.01	\$12,055.45	\$1,577,640.52	\$440,000.00	.....	\$156,901.51	\$198.00	\$953,912.03	\$26,628.98	\$1,577,640.52
City Bank, New Haven,.....	768,009.44	.....	193,390.00	197,683.82	20,000.00	3,845.02	107,567.00	35,481.27	1,325,976.55	500,000.00	\$60,000.00	35,385.80	257.00	675,105.28	55,278.47	1,325,976.55
Connecticut River Banking Co., Hartford,.....	501,481.56	404.44	156,725.00	31,843.29	37,600.00	1,312.97	36,714.86	19,341.55	785,423.67	150,000.00	85,209.26	.....	49.50	493,898.33	56,266.58	785,423.67
Mechanics Bank, New Haven,.....	558,472.86	4,456.38	3,041.39	91,928.09	28,000.00	2,850.00	73,665.50	4,831.20	767,245.42	300,000.00	35,000.00	13,101.54	584.50	386,567.75	31,991.63	767,245.42
Saybrook Bank, Essex,.....	62,690.33	.....	29,639.94	23,886.11	10,190.71	628.98	10,402.81	1,085.46	138,524.34	50,000.00	5,000.00	2,539.49	9.00	63,734.71	17,241.14	138,524.34
State Bank, Hartford,.....	780,655.48	138.20	300,999.12	229,165.28	65,571.30	.....	36,675.66	13,191.02	1,426,396.06	400,000.00	80,000.00	33,444.87	324.00	765,994.67	146,632.52	1,426,396.06
Union Bank, New London,.....	380,589.75	3,134.92	187,222.32	111,930.79	28,351.73	2,013.26	89,034.66	31,000.90	833,278.33	300,000.00	40,000.00	28,880.60	393.50	396,427.87	67,576.36	833,278.33
United States Bank, Hartford,.....	885,991.22	636.03	391,705.61	118,640.79	9,500.00	.....	70,873.04	24,683.92	1,502,030.61	100,000.00	250,000.00	19,626.86	3,000.00	1,073,425.26	55,978.49	1,502,030.61
Totals,.....	\$5,133,287.39	\$9,615.35	\$1,493,654.72	\$893,423.11	\$204,278.01	\$14,656.61	\$465,929.54	\$141,670.77	\$8,356,515.50	\$2,240,000.00	\$555,209.26	\$289,830.67	\$4,815.50	\$4,809,065.90	\$457,594.17	\$8,356,515.50

TRUST COMPANIES DOING A BANKING BUSINESS.

SUMMARY OF THEIR ASSETS AND LIABILITIES, OCTOBER 1, 1896.

NAME OF COMPANY.	ASSETS.									LIABILITIES.						
	Loans and Discounts.	Overdrafts.	Stocks, Bonds, and Mortgages.	Due from Banks and Bankers.	Real Estate, Furniture and Fixtures.	Current Expenses.	Specie and Currency.	Checks and Cash Items.	Total Assets.	Capital.	Surplus.	Undivided Profits.	Dividends Unpaid.	Deposits.	Due to Banks and Bankers.	Total Liabilities.
The Columbia Trust Co., Middletown,.....	\$22,015.30	.....	\$38,369.71	\$9,024.32	\$208.45	\$2,569.47	\$33.64	\$417.63	\$72,638.52	\$50,000.00	.....	\$922.01	.....	\$21,716.51	.....	\$72,638.52
Conn. Trust and Safe Deposit Co., Hartford,...	1,090,571.28	\$1,871.62	823,880.00	193,929.41	.....	9,291.14	107,240.09	14,958.13	2,241,741.67	300,000.00	\$200,000.00	24,810.86	.....	1,687,352.65	\$29,578.16	2,241,741.67
Fidelity Company, Hartford,.....	93,472.19	38.35	.....	11,974.76	250.00	.....	.....	265.00	106,000.30	50,000.00	5,036.39	.....	.....	50,963.91	.....	106,000.30
Greenwich Trust, Loan, and Deposit Co.,.....	392,766.96	.....	173,980.40	55,465.08	40,827.50	1,209.24	17,334.12	782.49	682,365.79	50,000.00	.....	61,183.43	.....	560,392.64	10,789.72	682,365.79
Hartford Trust Company,.....	1,342,583.36	5,100.43	28,500.00	37,353.83	250,900.00	4,990.62	59,556.87	13,721.39	1,742,706.50	300,000.00	.....	168,247.77	.....	1,274,186.73	272.00	1,742,706.50
Home Trust Co., Derby,.....	51,390.43	.....	36,336.50	2,382.29	4,242.95	.....	.....	6,442.12	100,794.29	25,000.00	5,000.00	2,450.40	.....	63,518.80	4,825.09	100,794.29
Meriden Trust and Safe Deposit Company,...	18,348.66	.....	23,630.68	9,212.61	.....	396.66	.....	.....	51,588.61	25,000.00	4,000.00	2,041.45	.....	20,547.16	.....	51,588.61
Security Company, Hartford,.....	428,617.73	.....	166,652.31	50,754.70	86,224.05	5,339.83	17,358.35	225.08	755,172.05	200,000.00	100,000.00	32,092.60	.....	419,740.78	3,338.67	755,172.05
Stamford Trust Company,.....	770,239.26	79.93	197,981.91	81,850.96	.....	1,234.00	25,774.54	10,504.72	1,087,665.32	100,000.00	25,000.00	33,950.73	\$195.00	915,733.78	12,785.81	1,087,665.32
Thompsonville Trust Company,.....	77,802.57	.....	1,937.00	56,035.26	4,000.00	.....	6,017.25	.....	145,792.08	25,000.00	13,729.22	.....	1,068.88	99,545.76	6,448.22	145,792.08
Trust and Safe Deposit Co., of New Haven,...	.....	.....	18,077.50	1,857.03	.....	1,044.72	.....	.....	20,979.25	20,000.00	.....	979.25	.....	.....	.....	20,979.25
Union Trust Company, New Haven,.....	270,101.91	.....	61,163.69	139,415.64	9,000.00	.....	13,928.73	21,325.78	514,935.75	100,000.00	30,000.00	16,736.06	.....	367,593.35	606.34	514,935.75
Totals,.....	\$4,557,909.65	\$7,090.33	\$1,570,509.70	\$649,255.89	\$395,652.95	\$26,075.68	\$247,243.59	\$68,642.34	\$7,522,380.13	\$1,245,000.00	\$382,765.61	\$343,414.56	\$1,263.88	\$5,481,292.07	\$68,644.01	\$7,522,380.13

LAWS

RELATING TO

BANKS, SAVINGS BANKS,

Trust and Investment Companies,

AND

BUILDING AND LOAN ASSOCIATIONS.

LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language ; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly :

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender; joint authority; "month"; "year"; "oath"; "person" and "another"; "preceding"; "following"; "succeeding"; "sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute; effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments, penalties, pending suits, and prosecutions not affected by repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

[General Statutes.]

TITLE XXIV.

BANKS, SAVINGS BANKS, TRUST AND INVESTMENT COMPANIES.

CHAPTER CVIII. State Banks and Trust Companies.

CHAPTER CIX. National Banking Associations.

CHAPTER CX. Savings Banks.

CHAPTER CXI. Bank Commissioners.

CHAPTER CXII. Receivers of Banks, Savings Banks, and Trust Companies.

CHAPTER CXIII. Investment Companies.

CHAPTER CVIII.

STATE BANKS AND TRUST COMPANIES.

SECTION.

- 1761. Banks organized under act of 1852.
- 1762. Must keep specie, bullion, bonds, etc., to a certain amount.
- 1763. Dividends.
- 1764. Limit of liabilities of any one party.
- 1765. Paper that banks may not discount.
- 1766. Loans and discounts to non-residents.
- 1767. Counterfeit or altered bank bills.
- 1768. When bill is stamped "counterfeit" by mistake.
- 1769. False and counterfeit coin.
- 1770. Subscriptions by State, etc., to stock of banks.
- 1771. School Fund Commissioner may examine the bank's books.
- 1772. Stockholders may examine books, etc., when.
- 1773. Non-transferable stock not to be voted on.
- 1774. Power of attorney, when necessary.

SECTION.

- 1775. President and cashier restricted in voting.
- 1776. Who to vote on stock of the State and School Fund.
- 1777. Who may be directors.
- 1778. Limit of director's liability.
- 1779. Director not to endorse paper for compensation.
- 1780. Question of making dividend to be taken by yeas and nays.
- 1781. Reduction of capital.
- 1782. State entitled to one or two directors, when.
- 1783. Resignation of State directors.
- 1784. Cashiers of banks and treasurers of trust companies to give bonds.
- 1785. Cashier's neglect to give bonds.
- 1786. Publication of unclaimed dividends.
- 1787. Quarterly statements to the Bank Commissioners.
- 1788. Other statements to the Bank Commissioners.

G. S. 1875, 283.
Banks organized
under Act of
1852.

SECTION 1761. All banks organized under the Act of 1852, entitled "An Act to authorize the Business of Banking," shall retain and enjoy all the rights and privileges conferred, and be subject to all the restrictions imposed by said Act, and the several Acts in addition thereto; and all said Acts shall remain in force as Private Acts for the government of said institutions only, and shall be subject to alteration, amendment, or repeal at all times by the General Assembly.

G. S. 1875, 283.
Must keep
specie, bullion,
bonds, etc., to a
certain amount.

SEC. 1762. Every bank and trust company shall always keep in its banking office gold and silver coin, bullion, bonds, legal tender notes of the United States, or national bank cur-

rency, to an amount not less than one-tenth of all its liabilities, except its capital stock, but the bonds of the United States so included in said reserve fund shall never exceed one-twentieth of said liabilities.

SEC. 1763. No trust company or banking corporation shall declare any dividend except from its net earnings after deducting all losses, overdrafts, and obligations, suspended or overdue; nor make any loan or discount on a pledge of its own stock; nor establish any branch office, or agency thereof, or employ any agent or person to make loans or discounts at any other place than the banking house.

G. S. 1875, 283.
Dividends.
26 Conn., 144.

[Public Acts of 1893, House Bill No. 459.]

CHAPTER XCVIII.

An Act relating to Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1764 of the general statutes is hereby amended to read as follows: No bank or trust company shall give credit to any party, who shall thereby become liable to it for more than fifteen per centum of its capital stock actually paid in, together with the surplus. The provisions of such bank charters as limit the amount to be loaned to any one party to a sum not less than fifteen per centum of the capital actually paid in, together with surplus, are repealed; and every bank or trust company which shall violate the provisions of this section shall pay to the state not less than one thousand dollars.

Limit of
liability of one
party to bank
or trust
company.

Penalty.

Approved, May 5, 1893.

[General Statutes.]

SEC. 1765. No bank shall discount any paper made, accepted, or indorsed by its cashier or any of its clerks, or by any partnership of which either is a member.

G. S. 1875, 284.
Paper that banks
may not dis-
count.

SEC. 1766. When the loans and discounts of any bank to parties in this State shall, in the aggregate, amount to its capital stock, it may loan to parties out of this State any excess or surplus over the amount of its capital stock, and not otherwise.

G. S. 1875, 284.
Loans to non-
residents.

G. S. 1875, 284.
Counterfeit or
altered bank
bills.

SEC. 1767. The cashier or teller of any bank to which shall be presented a counterfeit or altered bank bill, or a paper purporting to be the bill of a bank which never existed, shall write or stamp upon all such counterfeit bills the word "counterfeit," and upon all such altered bills the word "altered," adding thereto the name of the bank and his initials.

G. S. 1875, 284.
When bill is
stamped coun-
terfeit by mis-
take.

SEC. 1768. Any bank, an officer of which by mistake so writes upon or stamps a good bill, shall pay to the holder its value on demand, and every bank shall include the amount of all counterfeit or altered bills, so stamped by its officers, in its returns to the Bank Commissioners.

G. S. 1875, 284.
False and coun-
terfeit coin.

SEC. 1769. When any false and counterfeit coin, made in imitation of any current gold and silver coin, shall be offered to the cashier of a bank, he shall seize it and deliver it to some justice of the peace, with the name of the person from whom it is taken; and if any officer shall fail to comply with the provisions of this section, he shall forfeit one hundred dollars to the State.

G. S. 1875, 284.
Subscriptions
by State, etc.,
to stock of
banks.
26 Conn., 60,
269.

SEC. 1770. The State, and every college, ecclesiastical society, school corporation, and charitable corporation in this State, may subscribe at par to the stock of any bank, in addition to its authorized capital stock, to the extent, in the aggregate, of ten per cent. of such capital actually paid in; but no such corporation (other than the State) shall subscribe to the stock of any one bank to a greater amount than five thousand dollars; and all stock so subscribed shall not be transferable, and may be withdrawn at any time on giving twelve months' notice to the bank; but such subscription, if withdrawn, shall not entitle such subscriber to any portion of the surplus in excess of the capital of such bank existing at the time of such subscription.

G. S. 1875, 284.
School Fund
Commissioner
may examine
bank's books.

SEC. 1771. The Commissioner of the School Fund may at any time examine the books and accounts of any bank in which there is stock belonging to the School Fund; and the Treasurer shall have the same right, in case of stock in any bank owned by the State, and purchased from its general funds.

G. S. 1875, 285.
Stockholder
may examine
books.

SEC. 1772. The stockholders of any bank, at the annual meeting, or at any special meeting, which any five stockholders, owning not less in all than one hundred shares of stock,

are authorized to call for that purpose, may examine the books, accounts, securities, and expenditures of the bank. G. S. 1875, 285. Non-transferable stock not to be voted on.

SEC. 1773. No stock in any bank shall be voted on at any meeting of the stockholders, which is not transferable, or which has been transferred, hypothecated, or pledged to any bank, or to any person in trust for any bank; and when the number of shares to be held by any party is limited, no stock held in trust for such party shall be voted on, beyond what, with that standing in his name, shall equal the amount so limited; and any person who shall vote upon any shares of stock in any bank in violation of this section, shall be disqualified from holding any office in such bank for one year thereafter.

SEC. 1774. No person shall vote at any meeting of the stockholders of any bank as the attorney of another, without a power of attorney; and when at any meeting the right of any person to vote on any stock is denied, he shall not be permitted to vote until he has lodged with the presiding officer of said meeting his affidavit, stating his interest in said stock, and also the character and amount of the interest, if any, owned by any other person therein. G. S. 1875, 285. Power of attorney when necessary.

SEC. 1775. No president or cashier of any bank shall vote in the election of directors upon any other stock than his own, nor request any stockholder to make to any person a power of attorney to vote upon his stock, and no person shall vote by virtue of a power so obtained. G. S. 1875, 285. President and cashier restricted in voting.

SEC. 1776. The Commissioner of the School Fund may vote upon the transferable stock in any bank, which is appropriated for the use and benefit of the School Fund; and the Treasurer of the State may vote upon the transferable stock which belongs to the general or civil list funds of the State. G. S. 1875, 285. Who to vote upon stock of State or school fund.

SEC. 1777. No person not a resident of this State shall act as a director of any bank in this State, and no director of any bank in this State shall act as a director in any other bank. G. S. 1875, 285. Who may be directors.

[Public Acts of 1893, House Bill No. 491.]

CHAPTER XCIX.

An Act relating to Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1778 of the general statutes is hereby amended to read as follows: No director in any bank shall be obligated Limit of director's liability to bank.

Penalty.

to such bank to an amount exceeding five per centum of the capital actually paid in and surplus combined, and no bank shall permit the directors to become obligated to it to an amount at any one time exceeding in the whole the sum of twenty per centum on its capital stock actually paid in and surplus combined. Any bank which shall violate the provisions of this section shall forfeit to the State not less than five hundred nor more than one thousand dollars.

Approved, May 5, 1893.

[General Statutes.]

G. S. 1875, 286.
Directors not to
indorse paper
for compensa-
tion.

SEC. 1779. If any director of any bank shall receive any compensation for indorsing any paper discounted by such bank, he shall forfeit to the State the full amount of such paper.

G. S. 1875, 286.
Question of
making divi-
dend to be tak-
en by yeas and
nays.

SEC. 1780. The directors of any bank or trust company, in making any dividend, shall take the question thereon by yeas and nays, which shall be recorded on its records; and no such bank or company shall declare any dividend, except from its earnings remaining after deducting all losses, all sums due for expenses, all overdue and unsecured debts, and an allowance for depreciation of securities and investments; and the directors voting for any dividend not in conformity with the provisions of this section shall be fined five hundred dollars, for which they shall be jointly and severally liable.

G. S. 1875, 286.
Reduction of
capital.

SEC. 1781. The directors of any bank, by vote of its stockholders, may, at any time when the General Assembly is not in session, reduce its capital stock to such sum and such number of shares as the Bank Commissioners may determine; who shall make return of such proceedings to the next General Assembly for approval, and if approved such reduction shall thereupon be valid.

G. S. 1875, 286.
State entitled to
one or two di-
rectors, when.

SEC. 1782. When the State shall own stock to the amount of five thousand dollars in any bank, it shall be entitled to one director therein; and when the stock so held by the State in any bank shall amount to twenty thousand dollars, it shall be entitled to two directors therein, who shall be biennially appointed by the General Assembly.

G. S. 1875, 286.
Resignation of
State directors.

SEC. 1783. The Governor may accept the resignation of any bank director appointed on the part of the State; and in

case of the resignation or inability of any State director to attend to his duties, may appoint some other person to supply his place until the next General Assembly.

SEC. 1784. The cashiers of banks and the treasurers of trust companies shall, severally, give bonds in the penal sum of not less than ten thousand dollars, with sufficient sureties for the faithful performance of the duties of their office, and the bonds of such cashiers and treasurers shall forthwith be recorded at length in the books of said banks and trust companies respectively, and shall at all times be subject to the inspection of the Bank Commissioners. And it shall be the duty of the president of every bank and trust company to safely keep the original bond or bonds so required to be given.

1880, ch. 32.
Cashiers of
banks and treas-
urers of trust
companies to
give bonds.

SEC. 1785. If any cashier shall neglect to give the bond required by law for thirty days after his appointment, his office shall become vacant.

G. S. 1875, 286.
Cashier's neg-
lect to give
bonds.

SEC. 1786. The cashier of every bank shall annually prepare a written statement, containing the names of all its stockholders to whom, on the last Saturday of March, any dividend has remained due and unclaimed for one year, with the amount due to each; and shall publish the same three weeks immediately succeeding said date in some newspaper published in the county where such bank is located.

G. S. 1875, 286.
Publication of
unclaimed divi-
dends.

SEC. 1787. The cashiers of all banks and the treasurers of all trust companies shall, on the first Mondays of January, April, July, and October, in each year, or within ten days thereafter, sign and deliver to the Bank Commissioners a particular statement of the condition of their respective institutions, exhibiting their resources and liabilities, and the daily average specie and of specie funds during the three months last preceding, which statement shall be verified by oath, and published in a newspaper in the county where such bank or trust company is located.

G. S. 1875, 286.
Quarterly sta-
tement to Bank
Commissioners.

SEC. 1788. The cashiers of banks, and the treasurers of trust companies chartered by this State, on or before the first day of April in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of the condition of their respective institutions, making a balance-sheet showing, among other things, the amount invested in real estate, the locality thereof, and its cash value; the amount invested in stocks or bonds, with the number of

G. S. 1875, 286.
Other state-
ments to Bank
Commissioners.

shares of said stock and the par value thereof, the actual cost to the institution, the actual market value at the time of said return, the number and amount of such bonds and their description, and all other investments in personal property, specifying the value thereof and the original cost; also the amount of moneys held in trust and on deposit on the day of the return, the average amount of loans for the year, and the actual amount of loans on the day of the return, and the security held therefor.

[Public Acts of 1889, House, Bill No. 366.]

CHAPTER CLXIX.

An Act concerning Deposits of State Funds by the State Treasurer.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Deposit of State funds by treasurer.

The Treasurer of the State is hereby authorized to deposit any funds in his hands belonging to the State, or held by him as treasurer and trustee, in and with any of the national and State banks and trust companies in this State; *provided, however*, that said deposits shall only be made in his name as Treasurer of the State, or as such treasurer and trustee; and that in no case shall the said deposits in any one bank or trust company exceed in amount in the aggregate at any one time twenty-five per centum of the capital and surplus of said bank or trust company.

Approved, June 4, 1889.

[General Statutes.]

CHAPTER CIX.

NATIONAL BANKING ASSOCIATIONS.

SECTION.

- 1789. Change of State bank to national banking associations.
- 1790. When stockholders of State banks become shareholders in national banks.
- 1791. Executors, etc., may represent stock in their control.
- 1792. Rights of stockholders in State bank converted into a national bank.
- 1793. Where the State or a charitable corporation holds stock in the bank so converted.

SECTION.

- 1794. Officers of a national bank converted from a State bank.
- 1795. National banks resuming their powers as State banks.
- 1796. Notice of intention of State bank to become a national bank.
- 1797. Notice of change of State bank to a national bank to be given to the Comptroller.
- 1798: State bank reorganized from a national bank retains its capital stock.

SEC. 1789. When two-thirds of the stockholders of any bank shall vote or agree to become a national banking association, and such change shall be duly consummated, the corporate rights and existence of said bank shall not be deemed to be thereby terminated or altered; but the same shall be deemed suspended during the existence of said association, excepting that for three years next following such change, and until the termination of all suits by or against it, said bank may continue to exercise its corporate powers for the sole purpose of closing up its concerns, and prosecuting and defending said suits; and may at any time after the expiration of said three years convey its real estate to such association, if the same was included as a part of its assets at the time of the conversion of said bank.

G. S. 1875, 289.
Change of State
bank to national
banking associ-
ation.

SEC. 1790. When any bank has been or shall be converted into a national banking association, every stockholder who does not signify to such bank in writing his dissent thereto, within thirty days after notice in writing given him of such conversion, shall become a shareholder in said association to the amount of his stock in such bank; and said notice may be given by leaving the same with him or at his usual place of abode, or depositing it, properly addressed to him, postage paid, in the post-office at the place where said bank is located.

G. S. 1875, 289.
When stock-
holders of State
bank become
shareholders in
national banks.

SEC. 1791. Executors, administrators, guardians, conservators, and trustees may represent the stock in their control in all matters touching the conversion of said bank into a national banking association, and subscribe to its capital stock.

G. S. 1875, 289.
Executors, etc.,
may represent
stock in their
control.

SEC. 1792. Any stockholder in a bank, so converted into a national banking association, who shall not become a shareholder in said association, shall be entitled to receive from said bank the value of his stock, to be ascertained by an appraisal, made as the directors may prescribe; and if the value so fixed shall not be satisfactory to any stockholder, he may appeal to the Bank Commissioners, who shall make a re-appraisal which shall be final; and if said re-appraisal shall exceed the value fixed by the directors, the bank shall pay the expenses of said re-appraisal, otherwise the appellant shall pay them; and the value so ascertained shall be deemed to be a debt due to said stockholder from said association.

G. S. 1875, 289.
Rights of stock-
holders in State
bank converted
into a national
bank.

G. S. 1875, 290.
Where the State
or a charitable
institution holds
stock in the bank
so converted.

SEC. 1793. Every bank which shall have been converted into a national banking association, in which at the time of its conversion this State or any charitable corporation held stock, which shall have refused to allow such stockholder to become a stockholder in said association, shall pay to it its ratable share of so much of the surplus of said bank as was accumulated during its ownership of said stock, the amount to be determined according to the provisions of the preceding section.

G. S. 1875, 290.
Officers of a na-
tional bank con-
verted from a
State bank.

SEC. 1794. The officers of any national banking association, converted from a State bank, who shall be in office when such association shall cease to exist, shall continue in office after it shall have resumed its powers as a State bank, until others shall be appointed in their stead.

G. S. 1875, 290.
National banks
resuming their
powers as State
banks.

SEC. 1795. Every bank which shall resume its powers as a bank of this State, after having ceased to be a national banking association, shall forthwith deliver to the Bank Commissioners, and duly publish in a newspaper of the county in which such bank is located, such a particular and detailed statement, under oath, of its condition, as is required by section 1788.

G. S. 1875, 290.
Notice of inten-
tion of State
bank to become
a national bank.

SEC. 1796. Notice of the intention of any bank to become a national banking association shall be given to all holders of non-transferable stock, by sending a written notice to the treasurer or institution holding the same, within ten days after such bank shall have made its said determination; and any such holder may, within thirty days after the receipt of said notice, elect in writing to continue to hold such stock as transferable stock, and to hold the same after the proposed change shall have been effected, as stock of said proposed national banking association; and thereupon such stock shall be deemed regular capital stock of said bank. If such holder does not make such election, he shall, at the expiration of said thirty days, be entitled to receive from said bank the par value of said stock, with interest from the date of the last dividend declared by said bank; and said amount shall be a debt due and payable to said owner or owners from said national banking association.

G. S. 1875, 290.
1885, ch 1.
Notice to be
given to the
Comptroller.

SEC. 1797. Any bank, which may organize as a national banking association, shall, within sixty days thereafter, notify the Comptroller thereof in writing; but no bank, by reason

of its failure to give such notice, shall be deemed to have surrendered its charter.

SEC. 1798. Any State bank which has or may hereafter become a national banking association under the laws of the United States, and which while acting as such has increased or diminished its capital stock, may, upon its reorganization as a State bank, retain said increased or diminished capital as if its charter had originally authorized a capital of such amount.

1882, ch. 44.
State bank re-organized from a national bank retains its capital stock.

CHAPTER CX.

SAVINGS BANKS.

SECTION.

- 1799. Officers of saving banks.
- 1800. Investments, where made.
- 1801. Appraisal of real estate security.
- 1802. Loans and investments to be classed with real estate loans.
- 1803. Loans to manufacturing corporations or ecclesiastical societies.
- 1804. Loans on personal security.
- 1805. Security for obligations of one person or firm.
- 1806. Names of directors or trustees consenting to loans, to be recorded.
- 1807. Limit of deposit to be received from one person in a year.
- 1808. Compensation to president.
- 1809. Officers not to be borrowers or sureties for borrowers, etc.
- 1810. Rate of interest on loans.
- 1811. Limit of amount in purchase or construction of buildings.
- 1812. Auditors and their duties.

SECTION.

- 1813. Dividends.
- 1814. Surplus.
- 1815. Discrimination in declaring dividends.
- 1816. Treasurers to give bonds, and every six years new bonds.
- 1817. Notice to corporators of meetings.
- 1818. Treasurer to make sworn statement to Comptroller annually.
- 1819. Penalty for not doing so.
- 1820. Treasurer to make sworn statements to Bank Commissioners.
- 1821. Removal of corporator.
- 1822. Vacancies in office, how filled.
- 1823. Penalty for violating law relating to savings banks, or assenting to such violation.
- 1824. Penalty for violating law relating to banks, savings banks, and trust companies.

SEC. 1799. No more than three officers of any one savings bank shall be officers of any one bank of discount or circulation, or trust company; and no cashier of a bank of discount or circulation shall be treasurer of any savings bank having over five hundred thousand dollars deposits.

G. S. 1875, 291.
1875, ch. 97.
Officers of savings banks.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CCXXIX.

An Act concerning Investments by Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

What
investment
savings banks
may lawfully
make.

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school districts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its

proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

Investments by
certain banks.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

A trustee of the
bank to be an
appraiser in
loans on land.

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 208.]

CHAPTER CCLI.

An Act fixing the Time when an Act concerning Savings Banks shall take Effect.

Be it enacted by the Senate and House of Representatives in General Assembly convened :

When act concerning savings banks takes effect.

SECTION 1. Chapter two hundred and twenty-four (An Act concerning Savings Banks), passed at the present session of the General Assembly, shall take effect upon the date of the approval of this act.

SEC. 2. This act shall take effect upon its passage.

Approved, June 22, 1889.

[General Statutes.]

1875, ch. 99.
Appraisal of
real estate security.

SEC. 1801. When any loan is made by a savings bank upon real estate security the property constituting the security shall be appraised by one or more suitable persons who shall be well known in the community where such loan is made; and such appraisal, together with a certificate of title, shall be lodged and kept with the institution making such loan; and such appraisal shall express upon its face the amount at which said property is appraised.

1887, ch. 46.
Loans and investments classed with real estate loans.

SEC. 1802. Loans and investments by savings banks in United States bonds, in bonds of this State, or in the obligations of any of the counties, towns, cities, boroughs, and school districts of this State, or in the bonds of any of the States or cities whose bonds savings banks are allowed by law to purchase, may be classed with loans upon real estate for the purpose of determining the proportion of loans required upon such estate.

1879, ch. 27.
Loans to manufacturing corporations or ecclesiastical societies.

SEC. 1803. No loan shall be made by any savings bank to a manufacturing corporation or ecclesiastical society, secured by mortgage upon their property, unless the same shall be accompanied by the individual guarantee of some responsible party or parties, or by other collateral security of equal value to the amount of the sum loaned, and the directors or trustees of any such bank consenting to any loan contrary to the provisions of this section shall be held individually responsible to the full extent of such loan.

SEC. 1804. No savings bank having more than twenty-five thousand dollars deposits shall loan on personal security to any one person, company, or interest, more than three per cent. of its deposits at the time of making such loan.

1875, ch. 99.
Loans on personal security.

SEC. 1805. No savings bank shall buy, or lend any money upon, any obligation on which only one person or firm shall be holden, without taking additional security for the same equivalent to the guaranty or indorsement of some other responsible party.

G. S. 1875, 291.
Security for obligations of one person or firm.

SEC. 1806. When any loan or investment is made by any savings bank, the names of the directors or trustees consenting thereto shall be entered upon the records of said bank, and said record shall be at all times open to the inspection of the corporators and auditors of said bank and the Bank Commissioners, and be *prima facie* evidence of the truth of the statements therein contained.

G. S. 1875, 291.
Names of directors or trustees consenting to loans to be recorded.

SEC. 1807. Savings banks may receive on deposit from any one individual, in his own name or in the name of another, in any one year, a sum not exceeding one thousand dollars.

G. S. 1875, 291.
Limit of deposit of one person in a year.

[Public Acts, 1895, Senate Bill No. 150.]

CHAPTER CLIX.

An Act concerning Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1808 of the General Statutes is hereby amended to read as follows: Savings banks whose deposits shall exceed five hundred thousand dollars, may pay their presidents such compensation as the directors, managers, or trustees deem reasonable, not exceeding three hundred dollars a year; those whose deposits shall exceed two million dollars may pay their presidents, as aforesaid, such compensation not exceeding five hundred dollars a year; those whose deposits exceed three million dollars may pay their presidents, as aforesaid, such compensation not exceeding one thousand dollars a year; those whose deposits exceed five million dollars may pay their presidents, as aforesaid, such compensation not exceeding fifteen hundred dollars a year; those whose deposits exceed seven million five hundred thousand dollars may pay their

Compensation to president.

presidents, as aforesaid, such compensation not exceeding two thousand dollars a year; and those whose deposits exceed ten million dollars may pay their presidents, as aforesaid, such compensation not exceeding twenty-five hundred dollars a year; *provided*, that in cases where such compensation shall exceed three hundred dollars a year, it shall be determined by an affirmative vote of three-quarters of the whole number of directors, managers, or trustees, as the case may be.

Approved, May 23, 1895.

[General Statutes.]

G. S. 1875, 292.
Officers not to
be borrowers or
sureties of bor-
rowers, etc.

SEC. 1809. No officer of a savings bank shall be a borrower, or surety for a borrower, of any of its funds, nor receive any money, or valuable thing, for negotiating, procuring, or recommending any such loan from such bank, or for selling or aiding in the sale of any stocks or securities to such savings bank. And any such officer, who shall violate any provision of this section, shall forfeit to the State one thousand dollars.

1887, ch. 87.
Rate of interest
on loans.

SEC. 1810. No savings bank shall demand or receive on any loan, either as bonus, commission, or tax, or in any other way, directly or indirectly, more than the value of six dollars for the forbearance of one hundred dollars a year, and at that rate for a greater or less sum, or for a longer or shorter period; but the taking of interest in advance for a period not to exceed six months, and the reimbursement of any money, paid by said bank for insurance, on property mortgaged to them, shall not be deemed a violation of this section.

1879, ch. 27.
Limit of sum to
be expended in
construction of
buildings.

SEC. 1811. No savings bank shall expend in the purchase or construction of any building, for the purpose, in whole or in part, of accommodating the business of said bank, a greater sum than may be taken from the surplus of said bank, after allowing for the depreciation of assets and the reserve required by law, and subject in all cases to the approval of the Bank Commissioners.

1877, ch. 55.
Auditors and
their duties.

SEC. 1812. The directors, managers, or trustees of savings banks shall annually appoint not less than two auditors, who shall not be directors, managers, or trustees thereof, who shall examine the books, accounts, and securities belonging to such bank, and make a sworn statement, showing the true condition thereof on the first day of October in each year,

which shall be kept on file in the office of said bank, and an attested copy forwarded to the Bank Commissioners on or before the first day of November in each year.

SEC. 1813. The net income of any savings bank in excess of a sum equal to one-eighth of one per cent. of its deposits, actually earned during the six months last preceding, and no more, may be semi-annually divided among its depositors.

1877, ch. 88.
1880, ch. 30.
Dividends.

SEC. 1814. No savings bank shall make any dividend, except as provided in the preceding section, until its surplus shall have accumulated to an amount equal to three per cent. of its deposits. Such surplus shall be kept as a contingent fund; but no savings bank shall carry to its contingent fund a sum larger than an amount equal to ten per cent. of its deposits; and any surplus beyond that amount shall be divided among the depositors entitled to such dividends, in sums of not less than one per cent. of its deposits.

1877, ch. 88.
1880, ch. 30.
Surplus.

SEC. 1815. In declaring dividends, the directors of savings banks shall have power to discriminate between deposits of two thousand dollars and less, and those over that sum; such discrimination shall not exceed one per cent. per annum; and if, at any time, a discrimination becomes necessary, such discrimination shall always be made in favor of those deposits the amount of which is less than two thousand dollars.

1876, ch. 86.
Discrimination
in declaring
dividends.

SEC. 1816. The treasurer of each savings bank shall give bonds with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said bank, and shall give new bonds, with surety, to the acceptance of the directors or trustees, as often as once in every period of six years from the date of giving the last bonds. The said bonds shall forthwith be recorded at length in the books of said savings bank, and shall at all times be subject to the inspection of the Bank Commissioners; and it shall be the duty of the president of said savings bank to safely keep the original bonds so given. No president, director, or trustee of any such savings bank shall be surety on the bonds of such treasurer.

G. S. 1875, 292.
1880, ch. 32.
1887, ch. 31.
Treasurer to
give bonds, and
every six years
new bonds.

SEC. 1817. The treasurer of each savings bank shall, at least ten days before each meeting of the corporators, mail or deliver to each a written or printed notice of the day and hour of holding such meeting; and if he shall neglect to give

G. S. 1875, 292.
Notice to cor-
porators of
meetings.

such notice, he shall pay one hundred dollars to the town where such bank is located.

1886, ch. 56.
Treasurer to
make sworn
statement to
Comptroller
annually.

SEC. 1818. The treasurer of every savings bank shall, on or before the tenth day of July annually, deliver to the Comptroller a sworn statement containing the name and amount standing to his credit of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; provided that this section shall not apply to the deposit made by any person known to the bank to be living. The Comptroller shall communicate the statements which shall be so delivered to him to the General Assembly on or before the third day of its next session.

1886, ch. 56.
Penalty for not
doing so.

SEC. 1819. The treasurer of any savings bank neglecting or refusing to comply with the provisions of the preceding section shall be fined one hundred dollars.

1878, ch. 115.
Treasurer to
make sworn
statements to
Bank Commis-
sioners.

SEC. 1820. The treasurer of each savings bank, on or before the first day of October in each year, and oftener if required by the Bank Commissioners, shall transmit to them a sworn statement of its condition, giving the par value, cost, and market value of its assets, and answers to all particulars required in the annual statements of banks and trust companies to said commissioners.

G. S. 1875, 292.
Removal of cor-
porator.

SEC. 1821. When a corporator of any savings bank shall neglect to attend its meetings for three successive years, or be convicted of any crime, he may be removed by a unanimous vote of said corporators at any annual meeting.

[Public Acts of 1893, Senate Bill No. 162.]

CHAPTER CCXXX.

An Act concerning Removal of Corporators of Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Removal of
savings bank
corporator by
vote.

SECTION 1. At the annual meeting of any savings bank when two-thirds of all the corporators of said bank are present, a corporator may be removed by a four-fifths vote of those present.

SEC. 2. All acts and parts of acts inconsistent herewith are **Repeal.**
hereby repealed.

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[General Statutes.]

SEC. 1822. The directors, managers, or trustees of sav- G. S. 1875, 292.
Vacancies in
office, how
filled.
ings banks may fill any vacancy in any office, and the person
chosen to fill the same shall hold said office till another is
chosen in his stead; and when any officer cannot perform
the duties of his office they may appoint an assistant to him
during their pleasure until the next annual meeting of said
corporation, who shall have the same powers and duties as
such officer.

SEC. 1823. The directors, managers, or trustees of any G. S. 1875, 292.
1878, ch. 64.
Penalty for vio-
lating or assent-
ing to violation
of law relating
to savings
banks.
savings banks assenting to a violation of any provision of law
relating to savings banks, shall be jointly and severally liable
to said savings bank for any loss which may result there-
from. And any officer, director, or trustee of any savings
bank, who shall intentionally violate any of the provisions of
the statute law of this State relating to savings banks, shall
be fined not less than one hundred nor more than one thou-
sand dollars; and it shall be the duty of the State's Attorney
for the county where such bank is located to prosecute such
violation, on complaint thereof by the Bank Commissioners.

SEC. 1824. Every person who shall violate any provision G. S. 1875, 293.
Penalty for vio-
lating law relat-
ing to banks,
savings banks,
or trust com-
panies.
of law in relation to banks, savings banks, or trust companies,
for which no other penalty is provided or provision made,
shall be fined not less than one hundred nor more than five
hundred dollars.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

*Be it enacted by the Senate and House of Representatives in Gen-
eral Assembly convened:*

Every treasurer, cashier, officer, clerk, or agent, or Penalty for
making false
entries by bank
officials.
employee, of any savings bank, trust company, bank, or bank-
ing association in this State, who shall make any false entry

upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[General Statutes.]

CHAPTER CXI.

BANK COMMISSIONERS.

SECTION.

- 1825. Bank Commissioners.
- 1826. Officers of banks, savings banks, and trust companies ineligible to office of Bank Commissioner.
- 1827. General duties.
- 1828. Where treasurer of savings bank is cashier of a national bank.
- 1829. Reports of commissioners.

SECTION.

- 1830. Duty of commissioners when charter of bank, savings banks, or trust company is forfeited. Receivers.
- 1831. Attachment of bank, savings banks, and trust companies.
- 1832. Apportionment of salaries of Bank Commissioners.

1877, ch. 127.
1887, ch. 5, § 23.
Bank Commis-
sioners.

SEC. 1825. There shall continue to be two Bank Commissioners, who shall be appointed by the Governor with the advice and consent of the Senate. During the regular session of the General Assembly in 1889 and biennially thereafter one commissioner shall be so appointed who shall hold office four years from the first day of July following his appointment. Vacancies may be filled by the Governor until the next regular session of the General Assembly, when they shall be filled by the Governor with the advice and consent of the Senate.

1883, ch. 57.
Officers of
banks, savings
banks, and
trust companies
ineligible to
office of Bank
Commissioner.

SEC. 1826. No officer of any bank, savings bank, or trust company chartered by this State shall be eligible to the office of Bank Commissioner; and if any Bank Commissioner shall, at any time, become indebted to any bank, savings bank, or trust company, or shall engage or be interested in the sale of securities as a business or in the negotiation of loans for others, his office shall become vacant; and it shall be the duty

of the cashier of any bank, and the treasurer of any savings bank or trust company to which a Bank Commissioner shall become indebted, to give immediate notice thereof to the Governor.

SEC. 1827. The Bank Commissioners shall visit and examine every bank, savings bank, and trust company, semi-annually, or oftener, and may examine its books and papers in the presence of one or more of its officers, to ascertain whether it has been managed according to law; examine any persons, under oath, in relation to its affairs, which oath such commissioners may administer; may compel the attendance of witnesses, and the production of books and papers by suitable process; and in case any person, on request of the commissioners, shall refuse to comply with any of the provisions of this section, may apply to a judge of the Superior Court, who shall cause such person to come before him, and inquire into the facts set forth in such application, and may thereupon commit such person to jail until he shall comply with said provisions; but the Bank Commissioners shall not impart any information obtained by them in the course of such examination, except so far as may become necessary in the performance of their duties.

G. S. 1875, 287.
General duties.

SEC. 1828. The Bank Commissioners shall visit and examine every savings bank whose treasurer is cashier of any national banking association, at the same time the United States examiner shall visit such national banking association.

G. S. 1875, 293.
When treasurer
is cashier of national bank.

SEC. 1829. The commissioners shall annually report to the Governor the condition of all such institutions examined by them, with such recommendations as they may deem proper, and such annual reports shall be submitted to the General Assembly at its regular sessions. The commissioners shall also report to the Governor and to the State's Attorney in the county where any such institution is located, any violation of law by it, or any of its officers.

G. S. 1875, 287.
1887, ch. 5, § 25.
Reports of
Bank Commissioners.

SEC. 1830. When in the opinion of the Bank Commissioners the charter of any bank, savings bank, or trust company, shall be forfeited, or the public are in danger of being defrauded by any bank, savings bank, or trust company, said commissioners, or the State's Attorney in the county in which such bank, savings bank, or trust company is situated, shall

G. S. 1875, 288.
1879, ch. 8.
Duty of Commissioners
when charter of
bank, savings
bank, or trust
company shall
be forfeited.

prefer a complaint to the Superior Court for such county, if in session, or if not, to a judge of the Supreme Court of Errors, praying that such bank, savings bank, or trust company may be enjoined from any further proceedings in its business, and that its charter may be revoked, and its property disposed of: whereupon said court or judge shall forthwith issue a citation to said bank, savings bank, or trust company, to be served upon the president, a majority of the directors, and the cashier or treasurer, by leaving a true and attested copy with each, or at his last usual place of abode, commanding it to appear before said court or judge, on a day and at a place named in such citation, to answer to said complaint. And if upon the hearing said court or judge shall be of opinion that the charter of such bank, savings bank, or trust company is forfeited, or that the public are in danger of being defrauded thereby, said court or judge shall issue an injunction to the agents of such bank, savings bank, or trust company, enjoining them from proceeding in the transaction of its business, and appoint not exceeding three disinterested persons to be receivers of such bank, savings bank, or trust company; and said court, at any term or session subsequent to the issuing of said injunction, may, upon a hearing of all the parties, declare the charter of such bank, savings bank, or trust company, to be null and void.

[Public Acts of 1889, Senate Bill No. 120.]

CHAPTER VII.

An Act amending an Act concerning Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Injunction to
preserve assets
of bank or trust
company.

SECTION 1. Section 1830 of the general statutes is hereby amended by adding at the end thereof the following:

Any such court or judge may, on application of said bank commissioners, whenever in the opinion of such court or judge it may be necessary to preserve assets or protect depositors, enjoin any bank, savings bank, or trust company from

doing any part of its business or paying out its funds for such time as may be deemed requisite.

SEC. 2. This act shall take effect upon its passage.

Approved, February 21, 1889.

[General Statutes.]

SEC. 1831. All attachments of the estate of any such corporation, made within sixty days of the filing of any complaint as prescribed in the preceding section, and all levies of execution upon the estate of said corporation not completed within the period aforesaid, except such levies as are made in pursuance of attachments which are not herein invalidated shall, upon the granting of the prayer of said complaint and the appointment of receivers of said corporation, be and become dissolved.

1875, ch. 100.
Attachment of
estates of
banks, saving
banks, or trust
companies.

SEC. 1832. The Comptroller shall apportion the salaries of the Bank Commissioners among the several banks, savings banks, and trust companies, in proportion to the aggregate amount of the capital and deposits of each, according to their average, as nearly as can be ascertained, for the year preceding, and notify each by mail of the amount apportioned it, and it shall pay the same to the State within twenty days from the time of mailing such notice; and any institution which shall not pay the same within said time shall forfeit two hundred dollars, together with the amount so apportioned, to the State.

G. S. 1875, 287.
Apportionment
of salaries of
Bank Commis-
sioners.

[Public Acts of 1893, Senate Bill No. 235.]

CHAPTER CXC.

An Act concerning Expenses of Bank Commissioners.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

There shall be allowed annually to the two Bank Commissioners, for their necessary expenses while engaged in official duty, the sum of five hundred dollars each, to be apportioned and collected in the same manner as is provided for the apportionment and collection of their salaries in section 1832 of the general statutes.

Expenses of
Bank
Commissioners.

Approved, June 6, 1893.

CHAPTER CXII.

RECEIVERS OF BANKS, SAVINGS BANKS, AND TRUST COMPANIES.

SECTION.

- 1833. Receivers of banks and trust companies.
- 1834. Limitation of time for presenting claims to receivers of banks, savings banks, and trust companies.
- 1835. Report of receivers and appeal from their doings.
- 1836. General duties.
- 1837. Claims in favor of the corporation when barred against receivers.
- 1838. Powers of a judge of the Supreme Court of Errors.
- 1839. Receivers to make sworn statement to Bank Commissioners.
- 1840. Penalty for not delivering books, papers, etc., to receivers.
- 1841. Receivers to file statements with clerk of Superior Court.

SECTION.

- 1842. Original orders of courts.
- 1843. Reports, orders, and bonds to be kept by clerk.
- 1844. Clerk to minute on docket filing of papers, etc.
- 1845. Application for order on receivers.
- 1846. Foreign attachment.
- 1847. Order for final disposition of funds on hand.
- 1848. Discharge of receivers.
- 1849. Receivers to apply for dissolution of injunctions against them.
- 1850. Penalty for neglect; fees and allowance.
- 1851. Appropriation of avails of property in receivers' hands.
- 1852. Fraudulent payments and conveyances by banks, etc., void.

G. S. 1875, 288.
1879, ch. 8.
Receivers of
banks and trust
companies.

SEC. 1833. Receivers of any bank or trust company whose capital is impaired, may be appointed by the Superior Court for the county in which such bank or trust company is located, on the petition of the holders of a majority of the shares of its capital stock, if the court finds that the interests of the stockholders require that the affairs of such bank or trust company should be closed.

1875, ch. 100.
Limitation of
time for pre-
senting claims
to receivers of
banks, savings
banks, and trust
companies.

SEC. 1834. The Superior Court, upon appointing receivers of any bank, savings bank, or trust company, shall, in the absence of any statutory provision therefor, limit the time within which all claims against such corporation shall be presented to said receivers, and said court may, upon proper cause shown, extend such time, and shall cause such public notice of such limitation or extension of time to be given, as it shall deem reasonable and just. And all claims not presented to said receivers within the period limited therefor shall be forever barred.

1875, ch. 100.
Report of re-
ceivers, and
appeal from
their doings.

SEC. 1835. Said receivers shall receive proof of, and allow or disallow, as justice and equity may require, the several claims which may be presented to them as aforesaid, and shall make report thereof to said court, specifying particularly those allowed and disallowed, and shall give such notice as said court may prescribe, to any party whose claim or any part

thereof is disallowed. Any person aggrieved by the doings of said receivers, in the allowance or disallowance of any claim, or any part thereof, may, after said report shall have been returned to said court, and within such time as said court shall limit for that purpose, and not afterwards, make his complaint in writing to said court, setting forth with reasonable certainty the grievance whereof he complains, and said complaint being first served on said receivers, and upon any other party in interest who may be entitled to notice, in such manner as said court shall prescribe or deem reasonable, said court shall, by a committee or otherwise, inquire into the grievances complained of, and grant such relief in the premises as to law and equity may appertain.

SEC. 1836. Said receivers shall, as soon after their appointment as may be, make and return to said court an inventory and appraisal of the assets of such corporation, verified by oath according to their best knowledge, information, and belief, and shall from time to time thereafter make and return such additional or supplementary inventories and valuations, and render such reports of their doings and statements of accounts as shall be necessary for the information of said court, or as shall be required by the order of said court. They shall hold all the assets which shall come into their hands as such receivers, subject to the order of said court, shall convert the same into money, with all reasonable dispatch, and for that purpose may sell and dispose of said assets, and make all proper conveyances thereof, and may compromise all doubtful claims for or against such corporation; provided, that no claim in favor of such corporation against any director, trustee, or other officer thereof, for breach or neglect of official duty, shall be compromised without the special authority and approval of said court. In cases of doubt or difficulty they may, upon written application, ask the advice of said court as to the manner in which they shall execute their trust. Said court may from time to time, of its own motion, or on complaint of any party interested, make all necessary and proper orders as to the proceedings of said receivers, their compensation and other expenses, and may make and render any and all proper judgments and decrees, as the exigencies of the case may require, for the right

1875, ch. 100.
General duties

administration and final settlement of such estate according to law.

1875, ch. 100.
Claims when
barred against
receivers.

SEC. 1837. No claim in favor of such corporation not barred by the statute of limitations at the time of serving the citation on said corporation, for the appointment of receivers shall be barred against said receivers in any suit for the recovery thereof, brought by them either in their own name or in the name of said corporation.

1875, ch. 100.
Powers of a
judge of the
Supreme Court
of Errors.

SEC. 1838. Any judge of the Supreme Court of Errors may exercise all the powers of the Superior Court included in the four preceding sections, whenever the Superior Court of the proper county is not in session at a civil term, and the orders and doings of said judge in the premises shall be recorded with the records of said Superior Court.

1875, ch. 46.
1878, ch. 113.
1879, ch. 8.
1884, ch. 16.
Receivers to
make sworn
statement to
Bank Com-
missioners.

SEC. 1839. The receivers of any savings bank or trust company shall, on or before the tenth day of July next after their appointment, and annually thereafter, so long as they remain in the charge and administration of the assets of such corporation, render to the Bank Commissioners a sworn statement containing the same information concerning the affairs of such corporation that treasurers of savings banks or cashiers of trust companies are required to furnish to said commissioners, and including a statement of all the assets of such corporation, and, so far as possible, a detailed enumeration thereof, with their cash values, and also, a statement, in detail, of the expenses incurred by them in the administration of the affairs of such corporation, and an estimate of the amount which they will ask the Superior Court to allow them for their own services during the time covered by such statement. And said receivers shall, at any time when required, furnish the Bank Commissioners with such information as treasurers of savings banks or cashiers of trust companies are by law required to furnish them. Any receiver or receivers who shall fail to comply with the requirements of this section, shall forfeit to the State the sum of five hundred dollars.

G. S. 1875, 289.
Penalty for not
delivering
books, papers,
etc., to receivers.

SEC. 1840. Any person who shall willfully neglect or refuse to deliver to the receivers of any bank, savings bank, or trust company, on demand, any books, papers, or any evidences of title, or debt, or property belonging to such bank, savings bank, or trust company in his possession, or under

his control, shall be fined not more than ten thousand dollars, or imprisoned not more than three years, or both.

SEC. 1841. The receivers of any bank, savings bank, or trust company, shall file with the clerk of the Superior Court in the county in which such bank, savings bank, or trust company is, or, at the time of the appointment of such receivers, was located, within the first three days of each and every term and session of that court in said county for the transaction of civil business, a statement subscribed and sworn to by them, containing the following particulars, so far as they do not appear in a preceding report on file in said court, and any changes or additions that shall have occurred since the filing of such preceding report, that is to say:

1885, ch. 73.
Receivers to file
statement with
clerk of Super-
ior Court.

1. The names and residences, so far as may be known, of all the creditors of such corporation, and the amounts severally due them.

2. A full statement of all the assets of such corporation, with the estimated value of the same at the time of the appointment.

3. A particular statement of the disposition made of such assets, the amount realized therefrom, the reasons for any failure to realize the par value of the same, and the details of expenses incurred in converting the same into cash.

4. A like statement of all said assets on hand, with a detailed estimate of the value thereof, and any reason or reasons for delay in converting the same into cash.

5. A statement of all disbursements of money made by them in the discharge of the office of receiver.

6. The amount of cash on hand, and the place or places of deposit of the same, and the terms of such deposit.

7. The amount of charges made for service in the receivership, the amount paid, the mode of payment, and the arrangements made for final security or payment of the same.

SEC. 1842. It shall be the duty of every such receiver to lodge with said clerk, immediately after the passage of any order by the court, or any judge, pertaining to his said office, the original of such order.

1885, ch. 73.
Original orders
of court.

SEC. 1843. Said clerk shall keep all reports and orders relating to the receivership on file in his office, and shall not allow the same to be taken therefrom except in his personal

1885, ch. 73.
Reports, orders,
and bonds to be
kept by clerk.

custody, and shall have the custody and care of any bonds given by the receiver or receivers pursuant to the order of said court, or any judge having cognizance of the subject matter.

1885, ch. 73.
Clerk to minute
on docket filing
of papers, etc.

SEC. 1844. Said clerk shall forthwith minute on the docket of civil causes the filing of any paper and the passage of any order at length among the records of the court. And for the services required of him by this chapter shall receive the same fees as in other civil causes, to be paid by order of the court out of the trust funds.

1885, ch. 73.
Application for
order on receivers.

SEC. 1845. Any person interested as a creditor of such insolvent corporation may apply, in writing, to said court, at any time when in session, and to any judge of the Supreme Court of Errors when said Superior Court is not in session, for any proper order upon the receiver or receivers, touching the conduct of the trust, upon giving notice by service of a copy on such receiver or receivers at least ten days before the time of hearing, subject to the payment of costs in case said court or judge shall find the application to be unreasonable, and said court or judge, as the case may be, shall make such order, after due hearing, as shall be found best for all parties concerned.

1885, ch. 73.
Foreign attachment.

SEC. 1846. No part of the funds or property in the hands of such receivers shall be subject to process of foreign attachment.

1885, ch. 73.
Order for final
disposition of
funds on hand.

SEC. 1847. Within sixty days after all the assets of such insolvent corporation have been converted into money, said receiver or receivers shall apply to said Superior Court, or to a judge of the Supreme Court of Errors if the Superior Court is not in session, for an order for the final disposition of the funds on hand. Said court or judge shall thereupon fix a time and place of hearing on said application, and order notice thereof by publication in such manner as shall be deemed reasonable. At said hearing said court or judge shall examine the accounts of the receiver or receivers, and on finding the same correct and lawful shall ascertain the balance on hand and direct the distribution of the same according to law. Said court or judge shall prescribe the place of payment, and the time within which the same may be called for. After the expiration of said time it shall be the duty of the receiver or

receivers to deposit with the Treasurer of the State all sums not called for, together with a list of the persons severally found by them entitled thereto. Said sums shall remain in the treasury of the State, subject to the call of the persons severally entitled to the same.

SEC. 1848. After a final disposition of the trust funds as aforesaid, the receiver or receivers, upon their application to said court, and after such public notice as said court may require, may be discharged from further liability under their trust.

1885, ch. 73.
Discharge of receivers.

SEC. 1849. In any action against the receiver or receivers of any bank, savings bank, or trust company in which an injunction shall have been or shall be granted, restraining such receiver or receivers from disposing of any of the trust estate, it shall be the duty of such receiver or receivers to apply for the dissolution of said injunction, within thirty days after the writ or order of injunction is served. And when such application is made, the hearing thereon shall have precedence of all other causes in respect to the order of trial.

1885, ch. 73.
Receivers to apply for dissolution of injunction against them.

SEC. 1850. Any receiver neglecting to comply with the provisions of sections 1841, 1842, 1847, 1849, or any of them, shall forfeit twenty dollars for each day of such neglect, one half to him who shall sue therefor, and the other half to the State. The fees of receivers of banks, savings banks, and trust companies shall be one per cent. of the amount of dividends paid to depositors and other creditors, and may be drawn by said receivers at the time dividends are paid, and shall be in full for their personal and clerical services; all other expenses to be taxed and allowed by the court: provided, that if in the settlement of such trusts it shall appear that the aggregate amount of dividends paid is less than two hundred and fifty thousand dollars, the court may allow such further sum as may be equitable and just.

1885, ch. 73.
Penalty for neglect, fees and allowance.

1880, ch. 25.
Fees of receivers.

SEC. 1851. The avails of the property of any bank or trust company in the hands of a receiver or receivers, shall be appropriated ratably to the payment: first of the charges and expenses of settling its concerns; secondly, of the circulating notes it any; thirdly, of all deposits; fourthly, to the repayment of all sums which have been subscribed and paid in for its stock by the State, or school fund; fifthly, to the

G. S. 1875, 288.
Appropriation of avails of property in receivers' hands.

payment of all other liabilities; and the surplus shall be paid and distributed among the stockholders.

G. S. 1875, 288.
Fraudulent pay-
ments and con-
veyances by
banks, etc.,
void.

SEC. 1852. All payments and conveyances made by any such bank or trust company in contemplation of insolvency, to or for the use of any or all its creditors, with the fraudulent intent to prevent the distribution and appropriation of its effects in the manner prescribed by the preceding section, shall be utterly void.

[Public Acts of 1893, Senate Bill No. 197.]

CHAPTER CLXVII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Bank commis-
sioners to
supervise
investment
companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negotiate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1895, Substitute for House Bill No. 442.]

CHAPTER CCI.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Report by bank
commissioners
as to investment
companies.

SECTION 1. Chapter CLXVII of the public acts of 1893 is hereby amended by striking out the words "a separate" in the tenth line thereof and substituting therefor the word "an."

SEC. 2. Sections 1854, 1855, 1856, and 1857 of the general statutes are hereby repealed. Repeal of act passed in 1887.

SEC. 3. This act shall take effect from its passage.

Approved, June 22, 1895.

[Public Acts of 1893, Senate Bill No. 168.]

CHAPTER CLXXXIII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company. Limitation of guaranty by investment company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed. Repeal.

SEC. 3. This act shall take effect upon its passage.

Immediate effect.

Approved, June 6, 1893.

[Public Acts of 1889, Substitute for House Bill No. 151.]

CHAPTER CCXLVIII.

SECTION 1. Section 3836 of the general statutes is hereby amended by inserting after the word "insurance," in the second line thereof, the word "investment," so that said section as amended shall read as follows: Shares of the capital stock of any bank, national banking association, trust, insurance, investment, turnpike, bridge, or plank road company, owned by any resident in this State, shall be set in his list, at its market value in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock, in its returns to the assessors. Shares of capital stock, how set in list.

SEC. 2. The term investment company as used in this act shall include all corporations described in section 1853 of the general statutes. Definition.

Choses in action
taxable in ac-
cordance with
law when
issued.

SEC. 3. All debentures or other choses in action hitherto issued by any such investment company shall continue to be taxable or non-taxable according to law at the time when the same were issued, unless the same shall be made exempt from taxation as hereinafter provided ; but all debentures or other choses in action hereafter issued by any such company shall be taxable in the hands of the holder, any provision in the charter of the company to the contrary notwithstanding, unless the same are made exempt from taxation as hereinafter provided ; and no such company shall hereafter issue any of its own debentures which purport upon their face to be non-taxable unless they are made so under the provisions of this act.

Choses in action
to be negotiated
only by author-
ized agent.

SEC. 4. No corporation organized under any special or general law of this or any other State or territory shall by its agents or otherwise engage or aid in any manner in this State in selling or negotiating any choses in action made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, until it has procured from the State Treasurer a certificate of authority so to act. Such certificates shall contain the names of the persons who are to be authorized to act in this State as the agents of said corporation, and shall continue in force for one year and shall authorize the persons named therein to sell or negotiate such choses in action, payment of which is secured by mortgage on real estate situated in any other State or territory, or secured by a pledge of such mortgages, or both, during said period of one year ; *provided, however*, that no such certificate shall be so issued to any such corporation whose stock is not taxed under the laws of this State until such corporation shall have executed and filed with the Treasurer of the State a bond with satisfactory surety in a sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said corporation shall make the returns and pay the taxes required by the provisions of this act.

Duration of
certificates.

Bond of corpora-
tion.

Return of corpo-
ration.

SEC. 5. The treasurer, or if there is no treasurer then the secretary, of every corporation, unless its stock is taxed under

the laws of this State, which shall be authorized to transact such business as provided in the preceding section, shall annually, within the first ten days of January, make a return to the Comptroller of the State, under oath, showing the aggregate amount of all such choses in action as defined in section four of this act sold or negotiated by such corporation in this State during the year preceding the first day of January, and which were secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And every such corporation shall annually, on or before the twentieth day of January, pay to the State a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated in this State during said year preceding the first day of said January, deducting therefrom the amount of said bonds which before the sale thereof by said corporation had been made exempt from taxation under the provisions of this act. And said sum when so paid shall be in lieu of all other taxes in this State on the personal property of said corporation which is used exclusively in its said business in this State.

Corporation
may pay one
per cent. in lieu
of all other
taxes.

SEC. 6. Every person who is or may be hereafter engaged in the business of selling or negotiating choses in action, made, issued, or guaranteed by any person or investment company chartered by or organized under the laws of this or any other State or territory, and payment of which is secured by mortgages on real estate situated in any other State or territory, or secured by pledges of such mortgages, shall be deemed an investment broker.

Who is an
investment
broker.

SEC. 7. No person shall act as an investment broker until he has procured from the State Treasurer a certificate of authority so to act, unless he is named in a certificate procured by a corporation under the provisions of section four of this act, and acts solely in his business as an officer or agent of said corporation. Such certificate shall be in substantially the same form, and continue for a similar period of time, as provided in said section four for certificates for the agents of corporations; but no such certificate shall be so issued until such broker shall have executed and filed with the Treasurer

Investment
broker must
have certificate
of authority
from State
Treasurer.

of the State a bond with satisfactory surety in the sum of not less than five hundred dollars nor more than five thousand dollars, as said Treasurer shall decide and approve, conditioned that said broker shall make the returns and pay the taxes required by the provisions of this act.

Penalty for
violation of this
act.

SEC. 10. Any investment broker who, without being first authorized by the State Treasurer as provided in this act, shall sell or negotiate any such chose in action as is described in sections four and six, and which have not been previously made exempt from taxation as provided in section nine, shall be fined not more than two thousand dollars, or imprisoned in the county jail not more than one year, or both. And the sale or attempt to sell by any such investment broker of every single bond or other chose in action shall be a separate offense under this act.

Forfeiture for
failure to make
return.

SEC. 12. Every person who shall fail to return to the Comptroller any statement required to be returned, as prescribed in any of the preceding sections of this act, shall forfeit five hundred dollars to the State; and every corporation or person required by this act to make any payment to the State, who shall fail to make it within the time hereinbefore limited, shall forfeit to the State twice the amount required for such payment.

Duty of assess-
ors.

Form of state-
ment.

SEC. 13. *It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: "I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the State Treasurer as not at present liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, and other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed

* See amendment, page xxxix.

of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at this day of 18 .” Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect. Penalties.

SEC. 14. Any provision of the law providing for different taxation or for an exemption from taxation and inconsistent herewith, whether contained in the general statutes or in the charter of any investment company incorporated by this State, is hereby repealed, and to that extent this act shall be an amendment to the charter of each said companies ; but it shall not be necessary for said companies, or any of them, to accept said amendment. Repeal.

Approved, June 22, 1889.

[Public Acts of 1895, Senate Bill No. 176.]

CHAPTER CCXLVIII.

An Act amending an Act imposing a Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section thirteen of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance, and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the state treasurer as not, on the first day of October of this year, liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put Duty of assessors.

Form of statement.

into my said tax list; and also all bonds, notes, or other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at

Penalties.

this day of 18 . Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Approved, June 29, 1895.

[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Taxation of
joint stock
investment
companies.

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Return by investment broker. Every such investment brokershall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon en- Payment of taxes by owner of chose in action.

dorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the State for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this State for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

Duty of board
of equalization.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn

from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Approved, June 14, 1893.

[Public Acts of 1895, Substitute for House Bill No. 124.]

CHAPTER CCXXXVII.

An Act relating to Domestic Building and Loan Associations.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. A corporation for the purpose of accumulating the savings of its members, and loaning the same to its members, shall be known in this act as a building and loan association. Associations organized under the laws of this State shall be known as "domestic" associations, and those organized under the laws of other States or territories as "foreign" associations. Such associations may be organized and conducted under the general laws of Connecticut relating to corporations, except as otherwise provided in this act.

SEC. 2. Such corporations which may hereafter be organized shall have power to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as their constitutions and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no member shall be entitled to vote on more than one share in any such corporation; to collect from members such fees,

dues, fines, interest, and premiums on loans made, as may be provided for in their constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; to permit members to withdraw all or part of their stock deposits at such times and upon such terms as the constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per centum per annum from the date of maturity until paid; *provided*, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; to acquire, hold, encumber, and convey such real estate and personal property as may be necessary for the transaction of its business or necessary to enforce or protect its securities; to borrow money, not exceeding ten per centum of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured stock, to any other building and loan association incorporated under the laws of Connecticut; to make loans to members on first mortgage real estate security situated in Connecticut, or on its own stock, on such terms and conditions as may be provided in the constitution and by-laws; to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws; to accumulate from the earnings a reserve fund, as hereafter provided for, for the payment of contingent losses; to make such annual, or more frequent distribution of the earnings as the constitution and by-laws may provide; to dissolve the corporation when its continuance shall be deemed by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members; to provide by constitution and by-laws, adopted by its members, for the proper exercise of the pow-

ers herein granted, and the conduct and management of its affairs.

SEC. 3. The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company, in the name of such corporation; such funds shall then be withdrawn only by check, signed by the president and treasurer, or such other officers as the board of directors may designate. The treasurer's bank book shall be open to the inspection of any director at any proper time. All officers of such corporations who have charge or possession of money, securities, or property, shall give bonds to the satisfaction of the board of directors before entering upon their duties, for the faithful performance of the same, and the safe keeping and proper application of all moneys and property coming into their hands. All such officers of such corporations, on being re-elected to office, shall renew their bonds, and the bonds may be increased or additional securities required at any time by the board of directors. Directors shall not be eligible as bondsmen and shall be individually liable for any loss to members caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

Funds to be deposited in bank or trust company.

SEC. 4. The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per centum of the net earnings shall be set aside each year to such fund until it reaches at least five per centum of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in said fund falls below five per centum of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per centum of the annual net earnings, as hereinfore provided, until it again reaches said amount. All balance of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation or association, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 1800 of the general statutes.

Fund to be set aside for contingent losses.

Investments.

Unpledged shares may be retired.

SEC. 5. The directors, may, at their discretion, retire the unpledged share of any series at any time after four years from date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares to be retired shall be determined by lot; and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss; *provided, also*, that shares pledged for share loans shall be treated as unpledged shares.

Bank commissioners to examine and report.

SEC. 6. The bank commissioners shall perform, in reference to every such association or corporation now existing, or hereafter organized under the laws of this State, the same duties, and shall have the same powers as are required of or given to them in reference to banks, savings banks, and trust companies, and shall annually make report to the governor of such facts and statements respecting such corporations or associations, and in such form as they deem that the public interest requires. Every officer of such corporation or association shall answer truly all the inquiries made, and shall make all returns required by the bank commissioners. Such corporations or associations shall, with the several banks, savings banks, and trust companies of the State, pay their *pro rata* share of the salaries and expenses of the bank commissioners, to be apportioned among them by the comptroller, in proportion to the aggregate amount of the accumulated assets of each, as provided in section 1832 of the general statutes and in Chapter CXC of the public acts of 1893.

Pro rata share of salaries and expenses of bank commissioners.

Acceptance of this act by associations.

SEC. 7. Any domestic building and loan association doing business in this State, at the time of the passage of this act, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of this act, except the provisions contained in section six, which section shall apply to all such associations heretofore or hereafter organized.

SEC. 8. This act shall take effect from its passage.

Approved, June 26, 1895.

[Public Acts of 1895, Senate Bill 155.]

CHAPTER CLXXIV.

An Act relating to Foreign Building and Loan Associations.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No foreign or non-resident building and loan association shall do business in this State until it shall have complied with the following provisions and received a license from the bank commissioners, as provided in this act. 1. It shall file with the bank commissioners a certified copy of its charter, together with its constitution and by-laws showing its manner of doing business. 2. It shall file a copy of a resolution of its board of directors, appointing the bank commissioners its agents, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon the bank commissioners and a copy thereof be mailed, postage paid, by said commissioners to said association, addressed to the home office, then such service and mailing of process shall have the same effect as a personal service on such association in this State. 3. It shall file with the bank commissioners, on or before the first day of March in each year, a statement of its business standing and financial condition on the preceding thirty-first day of December, signed and sworn to by its president and secretary, or by three directors, before some notary public. 4. It shall pay to the bank commissioners, for the purpose of paying the expenses of filing papers, as heretofore provided, and for compensation for making examinations, annual fees as follows: For the first one hundred thousand dollars or less of assets, a fee of fifty dollars, and for each additional one hundred thousand dollars of assets or major portion thereof, an additional fee of five dollars; but in no event shall such compensation exceed one hundred dollars per year; and such association shall also pay the actual expenses of the bank commissioners while making such examination.

License of
foreign building
and loan asso-
ciations.

Bank commis-
sioners must be
agents for ser-
vice of process
upon.

Annual state-
ment.

Fees.

Duty of bank
commissioners.

SEC. 2. It shall be the duty of the bank commissioners to receive and file the papers herein required, and thoroughly to examine the annual reports submitted by foreign and non-

resident building and loan associations. If the bank commissioners become satisfied, after an examination, that an association desiring to do business in this State is solvent and conducting its business according to law, they shall issue a license to such association for a period of one year; *provided*, that such association has complied with the provisions of this act; but, if it be found insolvent, or [is] being illegally conducted, the commissioners shall refuse to issue the license. Should the bank commissioners refuse to grant a license to any association applying therefor that has complied with the provisions of this act, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

Appeal upon
refusal of bank
commissioners
to grant license.

Injunction
against licensed
association.

SEC. 3. The bank commissioners shall make an annual examination of the securities, records, books, and accounts of every foreign or non-resident building and loan association doing business in this State, and file a report of such examination in their office. If it shall appear to the bank commissioners that any such association licensed to do business in this State has violated its charter, or is conducting its business in an unsafe and unauthorized way, they shall, by an order under their hand and official seal, addressed to such association, direct a discontinuance of such illegal and unsafe practice; and, whenever it shall appear to the bank commissioners that it is unsafe and inexpedient for such association to continue business in this State, they may apply to any court or judge having jurisdiction for an injunction restraining such association from doing business in this State; and such court or judge shall have the power, according to the usual course of proceedings in equity, to grant or refuse to grant said injunction; *provided*, such association is given reasonable notice of such proceedings.

Limitation for
time for com-
plying with this
act.

SEC. 4. All such foreign or non-resident associations doing business in this State at time of the passage of this act shall comply with its requirements within sixty days from the date of its passage; but such associations may continue to do business in this State without a license until the bank commissioners have made the examination provided for in this act.

Penalty.

SEC. 5. Every person or corporation violating any pro-

vision of this act shall be fined not less than one hundred dollars nor more than one thousand dollars.

SEC. 6. This act shall take effect from its passage.

Approved, June 1, 1895.

TITLE XXV.

BILLS OF EXCHANGE AND PROMISSORY NOTES.

CHAPTER CXIV.

SECTION.

- 1858. Negotiable notes.
- 1859. Demand notes when overdue.
- 1860. Contract of indorsement in blank.
- 1861. Grace.
- 1862. Notes due on holidays.
- 1863. Protest, notice of, how given.

SECTION.

- 1864. Rule of damages on protest of bill of exchange without this State.
- 1865. Notes in payment for patented articles, to so state.
- 1866. Penalty for violation of preceding section.

SEC. 1858. Promissory notes for the payment of money only, payable to any person, or his order, or to the bearer, shall be negotiable.

9 Conn., 94. 10 Conn., 308. 16 Conn., 234, 445. 17 Conn., 511. 18 Conn., 449. 19 Conn., 17. 22 Conn., 213, 617. 24 Conn., 333. 26 Conn., 1. 29 Conn., 347. 31 Conn., 296, 543.

SEC. 1859. Any negotiable promissory note, payable on demand, which remains unpaid four months from its date, shall be considered overdue and dishonored after that time.

SEC. 1860. The blank indorsement of a negotiable or a non-negotiable note, by a person who is neither its maker nor its payee, before or after the indorsement of such note by the payee, shall import the contract of an ordinary indorsement of negotiable paper, as between such indorser and the payee or subsequent holders of such paper.

SEC. 1861. No days of grace shall be allowed on any promissory note, bill of exchange, or order, payable in this State, at sight or on demand, or upon any bank check, unless expressly provided for therein.

G. S. 1875, 343,
§ 1.
Negotiable
notes.
2 Root, 524.
1 Conn., 494.
2 Conn., 126,
419, 654, 478.
3 Conn., 101,
516.

G. S. 1875, 343,
§ 2.
Demand notes,
when overdue.
31 Conn., 273.
36 Conn., 6.
44 Conn., 300.

1884, ch. 83.
Contract of in-
dorse in blank
of negotiable or
non-negotiable
notes.

G. S. 1875, 344,
§ 3.
Grace.
2 Conn., 478.
8 Conn., 505.
31 Conn., 266.

SECTION 1862. Repealed. See Chapter XLI.

G. S. 1875, 344,
 § 6.
 Protest, notice
 of, how given.

SEC. 1863. It shall be due notice of the dishonor of any negotiable note, bill, draft, or check, to any party thereto, if the holder or his agent shall in due time deposit a notice of such dishonor in the post-office, with the postage prepaid, addressed to such party at the town in which he may reside, unless some other place be designated for such purpose on such note, bill, draft, or check.

G. S. 1875, 344,
 § 7.
 Rule of damages
 on protest of
 bill of exchange
 without this
 State.
 2 Root, 405.
 19 Conn., 141.

SEC. 1864. When any bill of exchange, drawn or negotiated in this State upon any person in any other State, Territory, or District of the United States, shall be returned unpaid, and have been duly protested for non-payment in the manner usual in cases of foreign bills of exchange, the person to whom the same is payable shall be entitled to recover from the drawer or indorsers of such bill of exchange the damages hereinafter specified, over and above the principal sum for which such bill shall have been drawn, together with the lawful interest on the aggregate amount of such principal sum and damages, from the time at which notice of such protest shall have been given, and payment of said principal sum and damages demanded; that is to say, if such bill shall have been drawn upon any person in the city of New York, in the State of New York, two per cent. upon the principal sum specified in such bill; if upon any person in the States of New Hampshire, Vermont, Maine, Massachusetts, Rhode Island, New York [except the city of New York], New Jersey, Pennsylvania, Delaware, Maryland, or Virginia, or in the District of Columbia, three per cent. upon such principal sums, if upon any persons in the States of North Carolina, South Carolina, Ohio, Illinois, Indiana, Michigan, Kentucky, or Georgia, five per cent. upon such principal sum, or if upon any person in any other State, Territory, or District of the United States, eight per cent. upon such principal sum; and such damages shall be instead of interest and all other charges, to the time at which the notice of such protest shall have been given, and such demand of payment shall have been made; and the amount of such bill, and the damages payable thereon, as above specified, shall be determined without reference to the rate of exchange existing at the time of such notice and demand of payment.

SEC. 1865. When any person shall vend or sell any patent or patented article, or pretended patent or patented article in this State, to any other person, and shall take and receive from such other person any note, negotiable or non-negotiable; said note shall express in the body thereof that the consideration therefor is a patent or patented article, and name the patent or patented article for which said note was executed.

1877, ch. 148.
Notes in payment for patented articles, to so state.

SEC. 1866. Any person who shall violate any of the provisions of the preceding section shall be imprisoned in the State prison not more than five years, or in the common jail not less than six months; and if any person shall take, receive, or negotiate any note executed according to the provisions of the preceding section, he shall be deemed in law to have received the same under suspicious circumstances, and liable to all equities in favor of the maker or makers thereof.

1877, ch. 148.
Penalty for violation of preceding section.

[Public Acts of 1895, House Bill No. 80.]

CHAPTER XLI.

An Act concerning Promissory Notes, Bills of Exchange, and other Evidences of Indebtedness, and Abolishing Days of Grace.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. The first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday of September, and the twenty-fifth day of December, of each year, or whenever any of said days shall fall upon Sunday, the Monday next following such day, and the first day of each week commonly called Sunday, and any day appointed or recommended by the governor of this State, or the president of the United States, as a day of thanksgiving, fasting, or any religious observance, shall, for all purposes regarding the presenting for payment or acceptance, and of the protesting and giving notice of the dishonor

Holidays.

Notes, bills of exchange, etc., falling due on.

of bills of exchange, bank checks, and promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, be treated as public holidays, and all such checks, bills of exchange, promissory notes, drafts, acceptances, bonds, or other evidences of indebtedness, otherwise presentable for acceptance or payment on any of said days, shall be deemed to be presentable therefor on the secular or business day next succeeding, and in case, by reason of a public holiday falling upon Sunday, the following Monday is deemed such holiday, as hereinbefore provided, the same shall be presentable on the Tuesday succeeding.

Banking hours end at noon on Saturday.

SEC. 2. On Saturday of each week, banking hours shall end at twelve o'clock, noon, instead of at three o'clock in the afternoon, any custom to the contrary notwithstanding, and Saturday shall, for the acceptance and maturity of paper referred to in the first section of this act, but only for such purpose, be treated as a holiday, and any or all of the evidences of indebtedness above enumerated or referred to shall, for every purpose be considered due on the next following business day, except that this section shall not apply to checks or demand drafts on banks or bankers presented before twelve o'clock, noon, on Saturday.

Certain sections of this act take effect when.

SEC. 3. Sections one, two, and three of this act shall take effect and be in force on and after the first day of June, 1895, and shall apply to all notes, drafts, checks, acceptances, bills of exchange, bonds, or other evidences of indebtedness, which shall be dated after the passage of this act, and which shall fall due on or after the first day of June, 1895.

Days of grace abolished.

SEC. 4. No days of grace shall be allowed on any promissory note, bill of exchange, draft, or order, payable in this State, or upon any bank check, dated on or after the first day of July, 1895, unless expressly therein provided for.

SEC. 5. All acts or parts of acts inconsistent herewith are hereby repealed.

Approved, April 2, 1895.

[Public Acts of 1893, House Bill No. 245.]

CHAPTER XCV.

An Act concerning Bills of Exchange.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No person shall be charged as an acceptor of a bill of exchange unless his acceptance shall be in writing, signed by himself or his lawful agent.

Acceptance of
bill of exchange
to be in writing.

SEC. 2. An unconditional promise in writing to accept a bill shall be deemed an acceptance in favor of any person who, upon the faith of such written promise, shall have taken the bill for a valuable consideration.

What writing
to be deemed an
acceptance.

Approved, May 5, 1893.

[*Extracts from Chapter CXIX.*]

PRIVATE CORPORATIONS.

GENERAL PROVISIONS.

SECTION.

1909. Charters subject to alteration and repeal.
1910. Corporations must organize within two years after approval of charter.
1911. Amendment to charter how accepted.
1917. Regulation of investments.

SECTION.

1919. Special meeting, how called, upon failure to hold annual meeting.
1922. Regulating of directorship of different corporations.
1924. Stock, how pledged.
1927. Proxies.
1941. Banks, etc., not to change location without authority.

SEC. 1909. All acts creating or authorizing the organization of corporations, or altering the charters of corporations previously existing, which have been or shall be passed by the General Assembly, and the charters of all corporations heretofore granted, and under which no corporations have been organized, shall be subject to alteration, amendment, and repeal at the pleasure of the General Assembly unless otherwise expressly provided in such acts.

G. S. 1875, 278,
§ 3.
Charters granted subject to alteration and repeal.
4 Day, 198.
5 Day, 329.
2 Conn., 252, 260, 579.
3 Conn., 544, 52.
4 Conn., 54.
5 Conn., 560, 246, 28.
6 Conn., 428, 552.
7 Conn., 214.
8 Conn., 191.
9 Conn., 536, 487.

10 Conn., 157, 409. 12 Conn., 499, 530, 7, 361. 13 Conn., 173, 493, 110, 249. 14 Conn., 437, 594, 174, 146. 15 Conn., 327, 312, 437, 475. 16 Conn., 98, 149, 593, 179. 17 Conn., 40, 454. 18 Conn., 53. 20 Conn., 200, 178. 21 Conn., 444. 22 Conn., 552, 502, 394, 435, 74, 133, 196, 575, 535. 24 Conn., 468. 26 Conn., 287. 27 Conn., 171, 142. 28 Conn., 289. 30 Conn., 94.

1884, ch. 63.
Corporations
must organize
within two
years after
approval of
charter.

SEC. 1910. The charter of any private corporation hereafter granted, shall be and become void, unless said corporation shall be organized, and a certificate of such organization sworn to by the president or secretary, or, if there be no such officers, by an officer having custody of the records of such corporation, shall be filed in the office of the Secretary of the State within two years from the date of the approval of its charter.

G. S. 1875, 278,
§ 4.
Amendment to
charter, how
accepted.
29 Conn., 174.

SEC. 1911. When any amendment or alteration of the charter of any corporation shall be made, if it be not otherwise specially provided in the resolution making such alteration or amendment, it shall not become operative, unless within six months after its passage it shall be accepted at a meeting of said corporation, legally warned for that purpose, nor unless an attested copy of said acceptance shall be lodged on file in the office of the Secretary of the State, to be recorded by him in a book kept for that purpose; and such acceptance shall operate to make the original charter, and all resolutions amending and altering the same, subject to amendment, alteration, and repeal, at the pleasure of the General Assembly.

1876, ch. 13.
Regulation of
investments.

SEC. 1917. Whenever the board of directors of any corporation organized under the laws of this State for the purpose of lending money on real estate security, and issuing, negotiating, guarantying, and dealing in bonds and mortgage securities, shall have voted that said corporation shall never issue and have outstanding at any one time bonds exceeding a certain amount specified in such vote, and said vote shall be ratified and approved by said corporation at a meeting of the stockholders, a copy of such votes of the directors and of the corporation, certified by its secretary and attested by the president and a majority of the directors, may be filed for record in the office of the Secretary of the State, and thereupon said votes shall be effectual to bind said corporation, and shall operate as a perpetual limitation of its corporate powers.

1877, ch. 56.
Special meeting
how called,
upon failure to
hold annual
meeting.

SEC. 1919. Whenever any corporation, public or private, except corporations having a capital stock, or associated proprietors of common fields, or whenever any association organized under the laws of this State shall have failed to

hold their annual meeting, or to legally elect officers thereat, and no provision shall be contained in its charter, articles of association, or by-laws, or provided by law for such contingency, a special meeting for that purpose may be called by the persons whose duty it is to call the annual meeting, and shall be called by such persons whenever requested so to do by not less than ten, or a majority of the members of such corporation, or association, in writing, and such notice shall be given of such special meeting as is required in calling an annual meeting, and at such meeting the necessary officers may be elected.

SEC. 1922. Any one of the directors or executive officers of any corporation, incorporated by the laws of this State, owning stock in any of the banks or other corporations of the State, shall be eligible to be elected as a director of such banks or other corporations, at any meeting of stockholders of such banks or other corporations, legally convened for the election of directors, and upon such election may act as director of such bank or other corporation; provided that not more than one single person of such directors or executive officers shall be eligible to serve as such director at the same time.

1876, ch. 65,
Resolution of
directorships
of different
corporations.

SEC. 1924. Shares of stock in any corporation organized in this State under the laws of this State, or of the United States, may be pledged by executing and delivering a power of attorney for its transfer, with the certificate of stock therein mentioned, to the party to whom the pledge is made; but no such pledge, unless consummated by an actual transfer of the stock to the name of such party, shall be effectual to hold such stock against any person but the pledger, and his executors and administrators, until a copy of said power of attorney shall be filed with the cashier, treasurer, or secretary of said corporation.

G. S. 1875, 279,
§ 9.
Stock how
pledged.
45 Conn., 22.
53 Conn., 390.

SEC. 1927. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

G. S. 1875, 279,
§ 11.
Proxies.

SEC. 1941. No bank, savings bank, insurance company, or trust company, heretofore incorporated, shall change its location from one town to another, except by act of the General Assembly.

G. S. 1875, 280,
§ 21.
Banks, etc., not
to change loca-
tion without
authority.

[*Extracts from Chapter CCXLI.*]

ASSESSMENT OF TAXES.

SECTION.

3837. Returns by cashiers to assessors.

3838. Returns of property held in pledge.

3839. Penalty for evasive transfer of stock.

SECTION.

3840. Penalty if stockholder gives untrue residence.

[Public Acts of 1889, House Bill No. 209.]

CHAPTER LXIII.

An Act relating to the 'Taxation of Bank and other Stocks.

*Be it enacted by the Senate and House of Representatives in General Assembly convened :*Capital stock of
corporations
where assessed
for taxation.

SECTION 1. Section 3836 of the general statutes is hereby amended to read as follows :

Shares of the capital stock of any bank, national banking association, trust, insurance, turnpike, bridge, or plank road company, owned by any resident of this State, shall be set in his list at its market value, in the town in which he may reside; but so much of the capital of any such company as may be invested in real estate, on which it is assessed and pays a tax, shall be deducted from the market value of its stock in its returns to the assessors.

SEC. 2. This act shall take effect from its passage.

Approved, March 29, 1889.

[General Statutes.]

G. S. 1875, 157,

§ 21.

Returns to
assessors of
names of stock-
holders, and
value of stock.

SEC. 3837. The cashiers or secretaries of all corporations, whose stock is liable to taxation, shall, on or before the twelfth day of October, annually, inform the assessors of each town of the names of the stockholders residing therein, and the amount of stock owned by each, as exhibited by the books of said corporations, on the first day of said October, so far as the residence of such stockholders shall be known to such cashiers or secretaries, and its market value during the month of September next preceding; and any such cashier or secretary, who shall neglect to furnish such information to the assessors of any town where said stock is liable to be taxed, shall forfeit fifty dollars to such town; but putting a

letter into the post-office containing such information, postage paid, addressed to the assessors of any town where such owner resides, shall be a compliance with the provisions of this section.

SEC. 3838. The cashier of each bank and national banking association, the treasurer of each savings bank, and the secretary of each corporation incorporated by the laws of this State, shall, upon the request of the assessors of any town, inform them of the name of any person therein, who owns stock or bonds held by such corporation as collateral security for any indebtedness or liability, and the amount and description of such stock or bonds; and any such cashier, treasurer, or secretary, who shall neglect to furnish such information to the assessors of any town where said stock or bonds are liable to be taxed, shall forfeit one hundred dollars to said town.

G. S. 1875, 157,
§ 22.
Returns of
property held
in pledge.

SEC. 3839. The owner of any share of the capital stock of any corporation, who shall transfer such share to another, with the intent of evading the provisions of this title, shall forfeit to the town in which he resides one per cent. of the value of the stock so transferred.

G. S. 1875, 157,
§ 23.
Penalty for
evasive transfer
of stock.

SEC. 3840. When any owner or holder of any stock in any corporation, liable to taxation, shall represent, or cause to be represented, to its cashier or secretary that he is a resident of any other town than that in which he actually resides, and thereby causes said cashier or secretary to give information, as aforesaid, to the assessors of such other town, such assessors shall return the same to the Comptroller within thirty days thereafter, and shall certify in such return that no such person is known to reside in said town; and the Comptroller shall thereupon notify said cashier or secretary of the information given to him by said assessors; and such stockholder shall forfeit to the State one per cent. of the value of such stock; and said cashier or secretary shall thereupon pay said forfeiture to the Treasurer; and such corporation shall have a lien upon such stock for the amount so paid.

G. S. 1875, 157,
§ 24.
Penalty if
stockholder
give untrue
residence.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

3916. Stock of non-residents in other corporations, how taxed.
 3917. Corporations to have a lien for tax paid on stock of non-residents.
 3918. Returns by and tax on savings banks.

SECTION.

3930. Meetings of Board of Equalization; to correct returns, etc.
 3932. Penalty for failure to make returns.

G. S. 1875, 167
 § 2.
 Stock of non-residents in certain other corporations, how taxed.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid.

[Public Acts of 1893, House Bill No. 255.]

CHAPTER CLXXXIX.

Concerning Taxation of Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Stock in joint stock investment company, when not taxed.

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

G. S. 1875, 168,
§ 3.
Corporations to
have a lien for
tax paid on
stock of non-
residents.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said savings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

1878, ch. 64.
Returns by and
tax on savings
banks.
37 Conn., 173.
48 Conn., 44.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they

G. S. 1875, 169,
§ 11.
1887, ch. 117;
§ 3, 4.
Meetings of
Board of
Equalization.

Board of Equal-
ization shall cor-
rect statements.

can obtain, the statement required to be made and returned by such person ; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager ; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State ; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

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FOURTH SEPARATE ANNUAL REPORT
OF THE
BANK COMMISSIONERS

OF THE
State of Connecticut

TO
THE GOVERNOR
ON
BUILDING AND LOAN ASSOCIATIONS;
ALSO
MORTGAGE INVESTMENT COMPANIES.

DECEMBER 31, 1896.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD, CONN.:
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1896.

• BANK COMMISSIONERS.

EDWARD R. DOYLE, Hartford.

SIDNEY W. CROFUT, Danielson.

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State of Connecticut.

BANK COMMISSIONERS' REPORT.

BANKING DEPARTMENT,

HARTFORD, December 31, 1896.

To His Excellency, O. VINCENT COFFIN, Governor:

As required by law, we herein submit the Annual Statements of the Foreign and Domestic Building and Loan Associations, and the Mortgage and Investment Companies, and our remarks pertaining thereto.

As you are already aware, the General Assembly, at its regular session in 1895, placed the Foreign and Domestic Building and Loan Associations, together with the Mortgage and Investment Companies chartered by this State, under the direct supervision of the Bank Commissioners. The office of Deputy Bank Commissioner was abolished at the same session. The duties of this officer were to examine the institutions which were placed under the supervision of the Banking Department, other than Savings Banks, State Banks, and Trust Companies. The work already provided for the Banking Department was as much as could be reasonably expected the Commissioners could perform during any one calendar year. No clerical assistance was provided for the Commissioners, notwithstanding the office of deputy was abolished and their duties greatly increased. Hence the Commissioners have been hampered in the prosecution of the extra work imposed and have given these institutions the best attention they could under the circumstances. We have to report that it is a physical impossibility for us to give to the affairs of

these associations the thorough attention considered necessary and attend to the other important duties of our appointment. The same is true in reference to our supervision over the mortgage and investment companies.

It is our judgment that an expert building and loan actuary should examine every one of the domestic (local) associations to see if the basis upon which they are doing business is sound. If these associations should be paying out to withdrawing members more than they are entitled to, or if the profits should not be equitably and properly proportioned or distributed, either would work disastrously to the members who held on.

As regards the larger domestic associations, which do business nearly all over the state and the foreign associations, we are of the opinion that an expert building and loan actuary should examine them also, if state supervision is going to amount to anything. The business of these concerns is generally complex, being compared more with life insurance companies in this regard than with savings banks. To simply ascertain whether these associations have the assets which they claim to have is not enough. It is not so easy to satisfy the ordinary examiner as to the liability side of their business. It should be ascertained beyond a doubt if the liabilities are what they may be claimed, and if the basic principle on which they are doing business is sound beyond a doubt, which no one but an expert building and loan actuary can prove.

FOREIGN BUILDING AND LOAN ASSOCIATIONS.

No new associations have been licensed to do business in the state during the past year. Two have withdrawn, namely, the "Eastern" of Syracuse, N. Y., and the "National" of Baltimore, Md. There are eleven of these associations now admitted to do business in this state. We have compiled the following table from their returns.

FOREIGN COMPANIES.

Name.	Assets.
Anglo-American Savings and Loan Association, New York, .	\$1,558,520.99
Co-operative Building Bank, New York,	1,185,337.68
Cumberland Building-Loan Association, Chattanooga, Tenn., .	431,408.59
Guarantee Sav., Loan, and Investment Co., Washington, D.C.,	607,468.59
Mercantile Co-operative Bank, New York,	718,417.73
The National Railway Building and Loan Asso., Atlanta, Ga.,	379,981.75
New York Mutual Savings and Loan Asso., New York, . .	1,600,101.88
New York National Building and Loan Asso'n, New York, .	1,244,394.48
Republic Savings and Loan Association, New York, . .	284,226.12
United States Savings and Loan Bank, New York, . . .	51,191.03
United States Savings and Loan Co., St. Paul, Minn., . .	1,627,676.39
Total,	<u>\$9,688,725.23</u>

It would appear that state supervision is the occasion of giving these associations a pretty good advertisement to come into the state to get money to loan at high rates elsewhere. Take them as a whole, they do not loan very much of it here, as the following shows:—

Amount of stock in force in Connecticut,	\$2,460,300.00
Amount received per month on same,	11,184.17
At this rate the amount received for one year would be,	134,210.04
*Total amount loaned on mortgages to shareholders in this state,	130,080.00
† Total amount loaned on stock to shareholders in this state,	15,215.00

The amount received for prepaid stock is not included in the above table.

One association, besides having a monthly income from installment stock, has received some \$19,000 on prepaid stock, and this association has no loans in the state. Another association has received some \$9,000 and has no loans here.

Of the eleven corporations doing business, five have made no loans to shareholders in the state.

DOMESTIC BUILDING AND LOAN ASSOCIATIONS.

As near as we can ascertain there are eighteen of these associations transacting business. We have received state-

*Of this amount one association has contributed over \$80,000.

† Of this amount one association has contributed over \$10,000.

ments from sixteen. From the association located at Rockville no returns have been received. There is an association at Manchester which claims under its charter that it does not come within the law relative to supervision. The Connecticut Loan and Savings Association of Waterbury organized, but later decided not to enter the field for business. As a rule the strictly local associations, doing business only in the communities where they are located, appear to be confining themselves to a business that is mutual in its practical operations, and they seem to be strictly and purely building and loan associations. Their rate of interest to borrowers does not exceed six per cent., and the running expenses are at a minimum. The Co-operative Savings Society and the Connecticut Building and Loan Association of Hartford are the two leading companies in point of assets among the domestic associations. The rapid growth of these two associations has been an evidence of the favor with which many people regard this class of investment. Their business has been extended beyond the borders of this State, bringing them into comparison with the large foreign associations.

DOMESTIC COMPANIES.

	Assets.
Bridgeport Savings and Loan Association,	\$143,064.06
Connecticut Building and Loan Association,	615,667.54
The Co-operative Savings Society of Connecticut,	1,058,040.32
First Meriden Mutual Benefit Building and Loan Association, . .	66,482.74
The Hartford Building and Loan Association,	209,123.94
Meriden Permanent Building and Loan Association,	64,730.57
Middletown Building and Loan Association,	102,105.65
New Britain Co-operative Savings and Loan Association,	118,325.94
New Haven Building and Loan Association,	41,897.39
New Haven Co-operative Savings Fund and Loan Association, . .	35,087.03
New Haven Progressive Building and Loan Association,	18,860.40
Norwalk Building, Loan, and Investment Association,	81,327.06
Second Meriden Mutual Benefit Building and Loan Association, . .	71,168.14
The Shelton Loan and Savings Institution,	16,413.75
Stamford Co-operative Building and Loan Association,	13,858.76
Willimantic Building and Loan Association,	51,772.71
Total,	\$2,707,926.00

MORTGAGE INVESTMENT COMPANIES.

	Assets.
Eastern Banking Co., Hartford,	\$548,910.43
*Equitable Trust Co., New London,	1,672,243.27
Iowa Mortgage Co., Hartford,	218,129.49
Loan and Guarantee Co., Hartford,	400,770.36
Middlesex Banking Co., Middletown,	8,760,693.90
New England Mortgage Security Co., Brooklyn,	2,551,880.56
*Thames Loan and Trust Co., Norwich,	118,786.18
Western Security Co., Hartford,	328,446.03
Total,	\$14,599,860.22

Since the failures of the large western concerns a few years ago the business of the eight companies reported herein, with one exception, has been confined more closely to looking after their current business rather than selling securities. The exceptional case is the Middlesex Banking Company of Middletown, which has continued seeking new business right along. Companies not chartered by the state are not now under the supervision of this Department.

It will be noted that the "Equitable" of New London and the "Thames" of Norwich are in liquidation.

RECOMMENDATIONS.

We beg to recommend that the law be amended to provide for the employment by this department of an expert building and loan actuary, whose duties shall be to examine, under the direction of the Commissioners, all the Building and Loan Associations and Mortgage Investment Companies doing business in the state, and that all these institutions be assessed by the Comptroller to pay the salary of such a person and the expenses attending the examinations.

Respectfully submitted,

EDWARD R. DOYLE,

SIDNEY W. CROFUT,

Bank Commissioners.

* In liquidation.

BUILDING AND LOAN ASSOCIATIONS

CHARTERED BY THE STATE OF CONNECTICUT.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION,

BRIDGEPORT, CONN.

STATEMENT, OCTOBER 1, 1896.

Organized December 5, 1888. Commenced Business, January, 1889.

ASSETS.

Loans on bond and mortgage (face value),	\$111,348.00
Loans on other securities,	10,000.00
Real estate, foreclosure,	2,529.46
Cash on hand,	1.16
Cash in bank,	18,974.44
Installments due and unpaid,	211.00
Total,	<u>\$143,064.06</u>

LIABILITIES.

Due shareholders, due installments paid,	\$117,738.00
Due shareholders, due installments paid in advance,	20.00
Due shareholders, earnings credited,	22,949.68
Due shareholders, earnings not credited,	2,226.65
Surplus,	129.73
Total,	<u>\$143,064.06</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand October 1, 1895,	\$16,142.90
Subscription on shares,	27,285.00
Mortgages redeemed (in whole or in part),	11,010.84
Other loans redeemed,	1,175.00
Premiums received,	35.34
Interest received,	7,209.85
Fines received,	68.50
Entrance fees,	114.00
Rent,	176.00
On account of real estate,	168.00
Total,	<u>\$63,385.43</u>

DISBURSEMENTS.

Loaned on mortgages,	\$29,000.00
Loaned on other securities,	5,325.00
Paid on withdrawals, dues,	8,436.23
Paid on withdrawals, dividends,	1,341.20

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

DISBURSEMENTS. — CONTINUED.

Salaries,	\$200.00
Advertising and printing,	77.40
Rent,	30.00
Cash on hand,	1.16
Cash in banks,	18,974.44
Total,	<u>\$63,385.43</u>

EARNINGS ACCOUNT.

Dr.

Interest,	\$7,297.65
Premium,	35.34
Fines,	72.35
Pass books and initiation,	114 00
Rent,	176.00
Profit on withdrawals,	335.30
Balance, October 1, 1895,	162.71
Total,	<u>\$8,193.35</u>

Cr.

Dividends on stock,	\$7,695.89
Salaries,	200.00
Rent,	30.00
Postage,	10.50
Printing and stationery,	61.85
Bank Examiners,	5.05
Balance, profit undivided,	190.06
Total,	<u>\$8,193.35</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent, serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 4,764. In how many series? 16. How often? Semi-annually.
- 5 How many shares in force October 1, 1895? 2,248. How many were issued during the year? 464. How many were withdrawn during the year? 386. How many in force at the close of business, September 30, 1896? 2,326.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION. —
CONTINUED.

- 6 How many shares were pledged or borrowed on September 30, 1896? 606½.
- 7 How many borrowing members have you? 89. Give total number of shares now held by them. 893.
- 8 How many non-borrowing members have you? 266. Give total number of shares now held by them. 1,433.
- 9 What is the full payment of borrowing member per share per year without premium? \$24.
- 10 Is your admission or membership fee per share or per member? Share. How much? 25 cents.
- 11 Total admission fees received by the association during year. \$114.
- 12 Total amount of admission fees paid by new members during year. \$114. To the association. \$114. To the agents. \$0.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what, and by what authority? Stock of the association. Our charter and by-laws.
- 16 On what percentage of valuation do you limit loans? About 80. How appraised? Property is appraised by a committee of three members of the association, appointed by the Board of Management at the meeting in which the loan is made.
- 17 In what places have you money loaned? State of Connecticut only.
- 18 How long must a shareholder make payments before he is entitled to borrow? One month.
- 19 State number of mortgage loans to members. 57. State total amount loaned on first mortgage. \$111,348.00. State largest mortgage loan to any one person. \$4,500.
- 20 State number of loans in force on other securities. 40. Total amount of such loans. \$10,000.
- 21 What premium plan do you follow? Premium payments are created when there is competition for money, by bidding in open meeting one or more cents per share monthly. All premium on loans now in force have been remitted by action of the Board of Management, and none are now payable, but may be created on future loans if competition arises.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes.
- 23 Have you an expense fund? No. Of what does it consist? ——— Give total amount of expense fund received during year. ——— Give balance on hand of expense fund this date.
- 24 State salaries, in detail, paid to all connected with the association. \$200, to Secretary only.
- 25 Are officers under bond? Treasurer and Secretary. In what amount? \$2,000 each.
- 26 State total operating expenses for the year. \$307.40.
- 27 How are agents paid?
- 28 Give number of agents representing your association. None.

BRIDGEPORT SAVINGS AND LOAN ASSOCIATION. —
CONTINUED.

- 29 Can payments on stock be withdrawn before maturity of stock ? Yes. What per cent. 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Give particulars briefly. No variation.
- 30 Can dividends credited to stock be withdrawn before maturity of stock ? Yes. What per cent. ? During the first year, none. During the second year, 50 per cent. After the second year, 80 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Time. Give particulars briefly.
- 31 How many foreclosures did you have in 1893 ? One.

BANKS OF DEPOSIT. — Marsh, Merwin & Lemon, 305 Main street, Bridgeport, Conn.; James Staples & Co., State street, Bridgeport, Conn.

OFFICERS AND DIRECTORS. — John N. Standish, President; T. H. Rylands, Secretary; H. C. Rylands, Treasurer; Edwin F. Hall, Attorney.

STATE OF CONNECTICUT, }
BRIDGEPORT, } FAIRFIELD COUNTY, SS.

We, John N. Standish and Henry C. Rylands, President and Treasurer of the aforesaid building and loan association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

HENRY C. RYLANDS, *Treasurer*. JOHN N. STANDISH, *President*.

Subscribed and sworn to before me this 19th day of October, 1896.

MARSHALL W. HOVEY, *Notary Public*.

CONNECTICUT BUILDING AND LOAN ASSOCIATION,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, May, 1895. Commenced Business, June, 1895.

ASSETS.

Loans on bond and mortgage (face value),	\$569,904.96
Real estate by foreclosure,	3,131.27
Cash on hand,	1,053.71
Cash in bank,	24,703.01
Furniture and fixtures,	627.54
Installments due and unpaid (secured borrowers only),	1,780.23
Interest on assumed mortgages paid in advance,	3,877.83
Premiums due and unpaid (secured),	2,299.28
Interest due and unpaid (secured),	4,598.55
Foreclosure account,	3,384.17
Unearned discount on advance payments,	306.99
Total,	<u>\$615,667.54</u>

LIABILITIES.

Due shareholders, due installments paid,	\$19,182.29
Due shareholders, due installments paid in advance,	6,296.50
Due shareholders, earnings not credited,	632.24
Surplus, undivided profits,	9,238.15
Mortgages assumed for members,	438,900.00
Guarantee fund,	80,600.00
Guarantee fund surplus,	3,326.10
Cash in expense fund,	1,190.63
Cash in insurance fund,	2,476.83
Insurance profits,	1,023.80
Paid-up shares,	52,800.00
Total,	<u>\$615,667.54</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand October 1, 1895,	\$21,979.67
Subscription on shares,	71,502.76
Guarantee fund,	30,600.00
Mortgages redeemed (in whole or in part),	82,570.12
Bills receivable,	3,228.75
Premiums received,	9,622.66
Interest received,	19,245.31

CONNECTICUT BUILDING AND LOAN ASSOCIATION.— CONTINUED.

RECEIPTS — CONTINUED.

Insurance, death claims,	\$3,000.00
Fines received,	500.32
Transfer fees,	6.00
Mortgages assumed,	438,450.00
Interest on mortgages assumed returned,	584.05
Dividend account, . . . . .	.80
Foreclosure account,	25.00
Expense fund,	50,625.46
Insurance fund,	16,556.14
Total,	<u>\$748,497.04</u>

DISBURSEMENTS.

Loaned on mortgages,	\$553,996.31
Assumed mortgages repaid,	63,100.00
Profit and loss account,	330.29
Paid on withdrawals, dues,	205.20
Interest on assumed mortgages,	19,731.09
Interest and premiums returned,	301.92
Salaries,	9,432.16
Discount on advance payments,	524.39
Advertising and printing,	3,229.59
Fines refunded, . . . . .	.50
Rent,	718.03
Dividends,	4,225.79
Cash on hand,	1,053.71
Real estate,	3,131.27
Cash in bank,	24,703.01
Foreclosures,	3,409.17
Agents' commissions and sundries,	39,424.26
Furniture,	176.79
Bills receivable,	3,228.75
Death losses paid,	3,000.00
Insurance fund,	14,574.81
Total,	<u>\$748,497.04</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$23,642.59
Premium,	11,821.29
Fines,	499.82
Transfer fees,	6.00
Balance undivided earnings, October 1, 1895,	438.31
Total,	<u>\$36,408.01</u>

CONNECTICUT BUILDING AND LOAN ASSOCIATION.—

CONTINUED.

CR.

Dividends on stock,	\$4,858.23
Expenses on paid-up shares,	3,168.63
Interest on assumed mortgages,	15,269.21
Discount on advance payments,	217.40
Guarantee fund surplus,	3,326.10
Sundry expenses,	330.29
Undivided earnings,	9,238.15
Total,	<u>\$36,408.01</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 50 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 24,859. In how many series? 16. How often? Monthly.
- 5 How many shares were in force October 1, 1895? 5,688. How many were issued during the year? 19,171. How many were withdrawn during the year? 3,632. How many in force at the close of business September 30, 1896? 21,227.
- 6 How many shares were pledged or borrowed on September 30, 1896? None.
- 7 How many borrowing members have you? 250. Give total number of shares now held by them. 5,800.
- 8 How many non-borrowing members have you? 1,315. Give total number of shares now held by them. 15,427.
- 9 What is the full payment of borrowing member per share per year without premium? \$12 (\$6 dues and \$6 interest).
- 10 Is your admission or membership fee per share or per member? Have none.
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year. None. To the association. None. To the agents. None.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No; our loans are made on divided mortgage plan.
- 15 If yes, on what and by what authority?
- 16 On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? Special appraiser.
- 17 In what places have you money loaned? Connecticut, Rhode Island, and Vermont.
- 18 How long must a shareholder make payments before he is entitled to borrow? Four months.

CONNECTICUT BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 19 State number of loans to members. 250. State total amount loaned on first mortgage. \$569,904.96. State largest mortgage loan to any one person. \$13,000.
- 20 State number of loans in force on other securities. None.
- 21 What premium plan do you follow? Members bid; average 25 cents per share, payable monthly.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Average 25 cents per share, payable monthly.
- 23 Have you an expense fund? Yes. Of what does it consist? See Article XX of By-laws. Give total amount of expense fund received during year. \$50,625.46. Give balance on hand of expense fund this date. \$1,190.63.
- 24 State salaries, in detail, paid to all connected with the association. President, Secretary, Treasurer, and Bookkeeper, \$150 per month each; Assistant Bookkeeper, \$75; Attorney, \$141.67; Stenographer, \$55.
- 25 Are officers under bond? Yes. In what amount? \$5,000 each.
- 26 State total operating expenses for the year. \$52,804.04.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. 30.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? See Article XIII of By-laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? The latter. Give particulars briefly. Can't give particulars briefly; please refer to Article XIII.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Please refer to Article XIII. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Please refer Article XIII. Give particulars briefly. Please refer to Article XIII.
- 31 How many foreclosures did you have in 1896? Two.

OFFICERS AND DIRECTORS. — George E. Keeney, President; Edgar C. Linn, Secretary; George W. Hodge, Treasurer; John H. Buck, Attorney; E. Stevens Henry, Patrick Garvan, R. B. Parker, E. C. Hilliard, E. C. Pinney.

STATE OF CONNECTICUT, }
HARTFORD COUNTY, } ss.

We, Geo. E. Keeney and George W. Hodge, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEO. E. KEENEY, *President.*

GEORGE W. HODGE, *Treasurer.*

Subscribed and sworn to before me, this 26th day of October, 1896.

JNO. B. MILLIKEN,

Notary Public.

CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT,

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, June 22, 1893. Commenced Business, June 27, 1893.

ASSETS.

Loans on bond and mortgage (face value),			\$960,657.00
Loan on other securities,			25,287.10
Real estate foreclosure,			32,712.39
Furniture and fixtures,			4,506.98
Interest and premium due and unpaid (secured),			4,443.87
Installments due and unpaid (secured),			5,470.25
Stock owned,			9,500.00
Taxes and insurance advanced,			1,235.96
Cash. — Conn. Trust & Safe Deposit Co.,	\$3,886.79		
Local banks,	6,056.01		
Office cash,	4,283.97	—	14,226.77
Total,			\$1,058,040.32

LIABILITIES.

Due shareholders, Class A,	\$354,230.52		
“ “ “ E,	19,248.34		
“ “ “ C,	124,323.16		
“ “ “ H,	43,670.18		
“ “ “ J,	50,240.44		
“ “ “ M,	313,254.33		
“ “ “ N,	42,231.84		
Certificates of deposit,	3,365.55	—	950,564.36
Installments paid in advance, Class A,	15,720.50		
“ “ “ “ E,	774.00	—	16,494.50
Credited earnings, Class A,	38,437.52		
“ “ “ E,	1,366.81		
“ “ “ J,	3,428.10		
“ “ “ Certificates of deposit,	75.00	—	43,307.43
Earnings not credited, as follows:			
Interest and premium,	15,417.46		
Fines,	691.09		
Miscellaneous,	81.19	—	16,189.74
Uncompleted loans, bond and mortgage,			25,150.00
Interest and premium paid in advance,			328.00
Reserve fund,			1,477.88
Sundry accounts,			4,528.41
Total,			\$1,058,040.32

CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT.—
CONTINUED.

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand October 1, 1895,	\$11,886.89
Subscription on shares,	451,964.93
Mortgages redeemed (in whole or in part),	216,353.00
Other loans redeemed,	26,147.20
Interest and premium,	72,022.47
Fines,	5,877.62
Fees,	319.25
Reserve fund,	3,155.58
Sundry accounts,	2,841.46
Total,	\$790,568.40

DISBURSEMENTS.

Loans, bond and mortgage,	\$476,455.19
Loans on other securities,	29,431.70
Withdrawals, Classes A and E,	\$87,564.46
" Class C,	44,407.02
" " H,	2,817.76
" " J,	1,605.20
" " M,	34,181.75
" " N,	192.00 — 170,768.19
Dividends paid on withdrawals,	909.67
Coupons paid,	27,044.25
Furniture and fixtures,	4,506.98
Taxes and insurance,	1,235.96
Real estate,	32,712.39
Expense fund,	31,599.60
Reserve fund,	1,677.70
Cash on hand September 30, 1896,	14,226.77
Total,	\$790,568.40

EARNINGS ACCOUNT, JANUARY TO SEPTEMBER, 1896, INCLUSIVE.

DR.

Undivided balance, January 11, 1896,	\$49.79
Interest and premium,	53,625.00
Fines,	3,124.42
Fees,	253.25
Miscellaneous,	376.97
Total,	\$57,429.43

CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT.— CONTINUED.

CR.

Coupons paid,	\$13,984.50
Dividends paid on withdrawals,	901.87
Dividends credited July, 1896, division of profits,	25,221.32
Reserve fund,	1,132.00
Accrued profits since July, 1896 (undivided),	16,189.74
Total,	<u>\$57,429.43</u>

- 1 Is the plan of your association permanent, serial, or terminating. Permanent.
- 2 What is the par value of stock per share matured ? \$200.
- 3 Are your installment payments weekly or monthly ? Monthly. What amount per share ? Class A \$1.00; E, 50 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896 ? 34,179½. In how many series ? 40. How often ? Monthly.
- 5 How many shares were in force January 1, 1896 ? 26,050½. How many were issued during the year ? 3,390. How many were withdrawn during the year, 4,948. How many in force at the close of business September 30, 1896 ? 24,492½.
- 6 How many shares were pledged or borrowed on September 30, 1896 ?
- 7 How many borrowing members have you ? 607. Give total number of shares now held by them. 5,671½.
- 8 How many non-borrowing members have you ? About 5,000. Give total number of shares now held by them. 18,820½.
- 9 What is the full payment of borrowing member per share per year without premium ? Class A, \$21.60; Class E, \$15.60.
- 10 Is your admission or membership fee per share or per member ? Per share. How much ? A, \$2.00; E, \$1.00.
- 11 Total admission fees received by the association during year. Unknown.
- 12 Total amount of admission fees by new members during year. ——— To the association. ——— To the agents.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Yes.
- 15 If yes, on what, and by what authority ? See charter and by-laws.
- 16 On what percentage or valuation do you limit loans ? Not to exceed 75 per cent. How appraised ? At least two local and special from home office.
- 17 In what places have you money loaned ? Connecticut and Rhode Island.
- 18 How long must a shareholder make payments before he is entitled to borrow ? No stated time.
- 19 State number of real estate loans to members. 452. State total amount loaned on first mortgage. \$960,657.00. State largest mortgage loan to any one person. \$13,000.00.

CO-OPERATIVE SAVINGS SOCIETY OF CONNECTICUT.— CONTINUED.

- 20 State number of loans in force on other securities. 155. Total amount of such loans. \$25,287.10.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. \$4.00 per thousand per month.
- 23 Have you an expense fund? Yes. Of what does it consist? See XVI, By-laws. Give total amount of expense fund received during year. Give balance on hand of expense fund this date.
- 24 State salaries, in detail, paid to all connected with the association. Auditor, \$5,000; Asst. Treas., \$1,800; Sec'y, \$600; Attorney, \$600.
- 25 Are officers under bond? Yes. In what amount? \$22,000.
- 26 State total operating expenses for the year. Not known.
- 27 How are agents paid? By agency department.
- 28 Give number of agents representing your association. About 30.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Art. XI, Sec. 1-4 inc. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Art. XI, Sec. 1-4 inc. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 31 How many foreclosures? Since organization, 19.

BANKS OF DEPOSIT.—Connecticut Trust and Safe Deposit Co.; Yale National Bank, New Haven; Poquonnock National Bank, Bridgeport; Home National Bank, Meriden; Stamford Trust Company; Bristol National Bank; First National Bank, Wallingford; Windham National Bank, Willimantic; First National Bank, Rockville.

OFFICERS.—George Pope, President; Jos. O. Goodwin, Secretary; I. L. Wiltsie, Assistant Treasurer; Austin Brainard, Attorney; Chas. W. Rhohne, Auditor.

STATE OF CONNECTICUT,)
HARTFORD COUNTY,) ss.

We, Geo. Pope and I. L. Wiltsie, President and Assistant Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

I. L. WILTSIE, *Assistant Treasurer.*

GEO. POPE, *President.*

Subscribed and sworn to before me, this 31st day of October, 1896.

CHAS. E. MYERS,
Notary Public.

FIRST MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION.

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, March 17, 1887. Commenced Business, April 2, 1887.

ASSETS.

Loans on bonds and mortgages (face value),	.	.	.	.	\$65,109.93
Cash in bank,	.	.	.	.	1,372.81
Total,	.	.	.	.	\$66,482.74

LIABILITIES.

Due shareholders, due installments paid,	.	.	.	.	\$57,162.17
Due shareholders, earnings not credited,	.	.	.	.	938.63
Balance to be paid out of loans made,	.	.	.	.	500.00
Premiums,	.	.	.	.	7,192.20
Balance management fund,	.	.	.	.	393.13
Real estate,	.	.	.	.	212.27
Secretary's cash account,	.	.	.	.	84.34
Total,	.	.	.	.	\$66,482.74

REPORT FOR JANUARY 1 TO SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	.	.	.	.	\$2,985.96
Subscription on share,	.	.	.	.	3,660.51
Mortgages redeemed (in whole or in part),	.	.	.	.	12,268.04
Interest received,	.	.	.	.	42.12
Management fund,	.	.	.	.	290.40
Cash, secretary,	.	.	.	.	84.34
Total,	.	.	.	.	\$19,331.37

DISBURSEMENTS.

Loaned on mortgages,	.	.	.	.	\$14,125.00
Paid on withdrawals, dues,	.	.	.	.	3,581.33
Salaries,	.	.	.	.	125.00
Advertising and printing,	.	.	.	.	7.00
Rent,	.	.	.	.	35.89
Cash in banks, Meriden Savings,	.	.	.	\$173.75	
Meriden National,	.	.	.	1,199.06	— 1,372.81
Superior Court and attorney,	.	.	.	.	51.50
Surveying land,	.	.	.	.	3.00
Janitor, heat, and office expense,	.	.	.	.	29.84
Total,	.	.	.	.	\$19,331.37

FIRST MERIDEN MUTUAL BENEFIT BUILDING AND
LOAN ASSOCIATION. — CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Terminating.
- 2 What is the par value of stock per share matured? \$500. We don't expect to mature any.
- 3 Are your installment payments weekly or monthly? Weekly. What amount per share? 25 cents.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 189? — In how many series? One. How often? —
- 5 How many shares were in force January 1, 189? — How many were issued during the year? — How many were withdrawn during the year? — How many in force at the close of business, December 31, 189? —
- 6 How many shares were pledged or borrowed on December 31, 189? —
- 7 How many borrowing members have you? — Give total number of shares now held by them. —
- 8 How many non-borrowing members have you? — Give total number of shares now held by them. —
- 9 What is the full payment of borrowing member per share per year without premium? —
- 10 Is your admission or membership fee per share or per member? — How much? —
- 11 Total admission fees received by the association during year. —
- 12 Total amount of admission fees paid by new members during year. — To the association. — To the agents. —
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No; first mortgage or cash.
- 15 If yes, on what and by what authority? —
- 16 On what percentage of valuation do you limit loans? No rule. How appraised? By committee of four directors and secretary, who report to full board.
- 17 In what places have you money loaned? All in Connecticut, viz.: Colebrook, Westfield, Middletown, Madison, Guilford, Branford, Wallingford, Southington, and Meriden.
- 18 How long must a shareholder make payments before he is entitled to borrow?
- 19 State number of loans to members. — State total amount loaned on first mortgage. — State largest mortgage loan to any one person. \$3,000.
- 20 State number of loans in force on other securities. — Total amount of such loans. —
- 21 What premium plan do you follow? None.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. In 1896, lowest \$11 per \$1,000; highest, \$130 per \$1,000; no interest.

FIRST MERIDEN MUTUAL BENEFIT BUILDING AND
 * LOAN ASSOCIATION. — CONTINUED.

- 23 Have you an expense fund? Yes. Of what does it consist? Quarterly dues and fines. Give total amount of expense fund received during nine months. \$290.40. Give balance on hand of expense fund this date. \$393.13.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$200 per annum; treasurer, \$50.
- 25 Are officers under bond? Yes. In what amount? \$400 secretary, and treasurer \$400.
- 26 State total operating expenses for the nine months. \$252.23.
- 27 How are agents paid? —
- 28 Give number of agents representing your association. —
- 29 Can payments on stock be withdrawn before maturity of stock? — What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. —
- 30 Can dividends credited to stock be withdrawn before maturity of stock? — What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. —
- 31 How many foreclosures did you have in 1896? Not any (never had one).

OFFICERS AND DIRECTORS. — Charles C. Denison, President, O. C. Burgess, Secretary; William S. Stapley, Treasurer; Henry Dryhurst, Attorney; Henry Dryhurst, Thomas Vernon, Geo. O. Higby, W. H. Harvey, John Lawrence, Thos. Duke, Alf. Roebuck, Nelson N. Baily, S. Flagg; Auditors, Levi E. Coe, Frank A. Camp, Frank Fancher.

STATE OF CONNECTICUT, }
 NEW HAVEN COUNTY, } ss.

MERIDEN, Nov. 2, A.D. 1896.

We, Charles C. Denison and William S. Stapley, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

CHARLES C. DENISON, *President.*

WILLIAM S. STAPLEY, *Treasurer.*

Subscribed to and sworn to before me, this second day of November, 1896.

[SEAL.]

ORLANDO C. BURGESS,
Notary Public.

THE HARTFORD BUILDING AND LOAN ASSOCIATION.

HARTFORD, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, Feb. 25, 1889. Commenced Business, March 19, 1889.

ASSETS.

Loans on bond and mortgage (face value),	\$191,438.70
Loans on other securities,	9,936.30
Real estate by foreclosure,	5,450.35
Cash in bank (United States Bank, Hartford),	141.33
Furniture and fixtures,	400.00
Installments due and unpaid,	1,667.21
Sundry accounts,	90.05
Total,	<u>\$209,123.94</u>

LIABILITIES.

Due shareholders, due installments paid,	\$180,758.18
Due shareholders, due installments paid in advance,	1,657.95
Due shareholders, earnings credited,	13,874.86
Due shareholders, earnings not credited,	3,579.17
Borrowed money,	375.00
Balance to be paid out of loans made,	6,400.00
Surplus,	2,133.63
Forfeited share account,	42.42
Deferred share account,	18.20
Contingent account,	208.56
Sundry accounts,	75.96
Total,	<u>\$209,123.94</u>

REPORT FOR THE NINE MONTHS ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$18,201.31
Subscription on shares,	65,424.81
Mortgages redeemed (in whole or in part),	36,989.51
Other loans redeemed,	5,040.31
Premiums received,	3,833.78
Interest received,	5,902.80
Fines received,	238.59
Transfers,	10.85
Borrowed money,	500.00
Trustees for borrowers,	8,702.50
Sundries,	1,130.95
Total,	<u>\$145,975.41</u>

THE HARTFORD BUILDING AND LOAN ASSOCIATION.—
CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$110,281.72
Loaned on other securities,	12,585.19
Paid on withdrawals, dues,	12,286.90
Paid on withdrawals, dividends,	1,025.31
Salaries,	1,284.00
Advertising and printing,	453.75
Rent,	112.50
All other expenses,	440.59
Cash in bank,	141.33
Borrowed money paid,	125.00
Commissions,	1,700.49
Interest on paid-up stock,	2,088.92
Paid borrowers' trustees,	2,302.50
Sundries,	1,147.21
Total,	<u>\$145,975.41</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$6,458.13
Premium,	4,361.94
Fines,	331.22
Transfer fees,	10.85
Contingent account,	2,154.00
Sundries,	10.83
Total,	<u>\$13,328.96</u>

CR.

Dividends on stock,	\$8,757.63
Commissions,	1,896.68
Salaries,	1,284.00
Rent,	112.50
All other expenses,	894.34
Discounts and rebates,	114.54
Surplus,	269.27
Total,	<u>\$13,328.96</u>

THE HARTFORD BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? Classes A, B, C, and D, \$250.00; Class E, \$100.00.
- 3 Are your installment payments weekly or monthly? Class A, weekly; Class C and D, monthly. What amount per share? A, 25 cents per week; C, \$1.25 per month; D, 75 cents per month.
- 4 How many shares have been issued by your association from date of organization to and including Sept. 30, 1896? 8,857. In how many series? A, 21; C, 29; D, 24; B, 16; E, 18. How often? Class A, quarterly; others, monthly.
- 5 How many shares were in force January 1, 1896? 3,848. How many were issued during the nine months? 1,662. How many were withdrawn during the nine months? 850. How many in force at the close of business, September 30, 1896? 4,660.
- 6 How many shares were pledged or borrowed on September 30, 1896? 1,255.
- 7 How many borrowing members have you? 187. Give total number of shares now held by them? 1,255.
- 8 How many non-borrowing members have you? 654. Give total number of shares now held by them. 3,405.
- 9 What is the full payment of borrowing member per share per year without payment? Class A, \$28.09; Class C, \$27.00; Class D, \$21.00.
- 10 Is your admission or membership fee per share or per member? Have none. How much? Nothing.
- 11 Total admission fees received by the association during the year. None.
- 12 Total amount of admission fees paid by new members during the year, none. To the association, none. To the agents, none.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgages? No, except on our own stock.
- 15 If yes, on what and by what authority? By authority of charter and by-laws.
- 16 On what percentage of valuation do you limit loans? Not to exceed 75 per cent. How appraised? By two or more disinterested persons.
- 17 In what places have you money loaned? Various cities and towns in Connecticut, mostly in Hartford and New Haven.
- 18 How long must a shareholder make payments before he is entitled to borrow? One month.
- 19 State number of loans to members. On real estate, 90. State total amount loaned on first mortgage. \$191,438.70. State largest mortgage loaned to any one person. \$14,000.
- 20 State number of loans in force on other securities. 97. Total amount of such loans. \$9,936.30.
- 21 What premium plan do you follow? Class A, premium bid in open auction. Class C and D, fixed premium.

THE HARTFORD BUILDING AND LOAN ASSOCIATION.— CONTINUED.

- 22 If premium fixed, state amount; if not fixed, state average premium and expenses. Class A, average 2 per cent.; Class C and D, $4\frac{1}{2}$ per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? 2 months' dues Class C stock; $2\frac{2}{5}$ months' dues Class D stock; fines and transfer fees. Give total amount of expense fund received during year. \$2,498 06. Give balance on hand of expense fund this date. \$208.56.
- 24 State salaries, in detail, paid to all connected with the association. President, \$300 per annum; Secretary, \$1,200; Treasurer, \$50; Attorney, \$100; Directors, \$50 (in all), (all per annum).
- 25 Are officers under bond? Yes. In what amount? President, \$3,000; Treasurer, \$3,000; Secretary, \$2,500.
- 26 State total operating expenses for the nine months. \$4,187.52, including commissions.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. Three.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? —. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. Class A, B, and E, all; Class C, all, except 2 months' dues; Class D, all except $2\frac{2}{5}$ months' dues; *After five years, all.*
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? Class A, B, and E, all. Does such per cent. vary according to amount paid in stock, or according to length of time since date of issue? According to length of time since date of issue in Classes C and D. Give particulars briefly. Classes C and D, 5 per cent. after 12 months; 6 per cent. after 30 months; 8 per cent. after 60 months.
- 31 How many foreclosures did you have in 1896? One.

OFFICERS. — R. P. Chapman, President; A. S. Howe, Secretary; L. C. Glazier, Treasurer; Albert C. Bill, Attorney.

STATE OF CONNECTICUT, }
HARTFORD COUNTY, } ss.

We, Rush P. Chapman and Albert S. Howe, President and Secretary of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

RUSH P. CHAPMAN, *President.*

ALBERT S. HOWE, *Secretary.*

Subscribed and sworn to before me this thirtieth day of October, 1896.

[SEAL]

W. H. HONISS,
Notary Public.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION.

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, October 16, 1888. Commenced Business, October 29, 1888.

ASSETS.

Loans on bond and mortgage (face value), {	
Loans on other securities, }	\$62,403.57
Cash in bank,	2,327.00
Total,	<u>\$64,730.57</u>

LIABILITIES.

Due shareholders, due installments paid,	\$54,717.27
Due shareholders, due installments paid in advance,	252.89
Due shareholders, earnings credited,	7,340.82
Due shareholders, earnings not credited,	1,515.92
Balance to be paid out of loans made,	650.00
Surplus,	164.67
Balances due shareholders on stock retired,	89.00
Total,	<u>\$64,730.57</u>

REPORT FOR THE NINE MONTHS ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$2,120.98
Subscription on shares,	15,032.22
Mortgages redeemed (in whole or in part), {	
Other loans redeemed, }	17,928.80
Premiums received,	2,458.70
Interest received,	8.85
Fines received,	54.01
Fees from loans,	63.45
Entrance fees,	51.60
Total,	<u>\$37,718.61</u>

DISBURSEMENTS.

Loaned on mortgages,	\$22,650.00
Loaned on other securities,	8,270.58
Paid on withdrawals, dues,	3,624.93
Paid on withdrawals, dividends,	368.45
Salaries,	312.40

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION.—CONTINUED.

DISBURSEMENTS — CONTINUED.

Advertising and printing,	\$40.75
Rent,	25.00
Cash on hand,	2,327.00
Cash in bank, Meriden National Bank, }	
Postage and stationery,	18.25
Legal expense,	5.00
Bank examination,	2.10
Retired stock,	74.15
Total,	<u>\$37,718.61</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$8.85
Premium,	2,458.70
Fines, }	54.01
Transfer fees, }	
Pass books and initiation,	51.60
Fees from loans,	63.45
Fines deducted from stock withdrawn,	5.98
Balance profit and loss, January 1, 1896,	928.57
Total,	<u>\$3,571.16</u>

CR.

Dividends on stock,	\$1,558.44
Salaries,	312.40
Advertising and printing,	40.75
Rent,	25.00
Postage and stationery,	18.25
Bank examination,	2.10
Legal expense,	5.00
Surplus,	93.30
Balance profit and loss, October 1, 1896,	1,515.92
Total,	<u>\$3,571.16</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$250.
- 3 Are your installment payments weekly or monthly? Weekly. What amount per share? 25 cents.
- 4 How many shares have been issued by your association from date of organization to and including Sept. 30, 1896? 2,894. In how many series? 13. How often? Semi-annually since series 4, in October, 1891.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION.—CONTINUED.

- 5 How many shares were in force January 1, 1896? 1,519. How many were issued during the nine months? 344. How many were withdrawn during the year? 246. How many in force at the close of business, September 30, 1896? 1,617.
- 6 How many shares were pledged or borrowed on September 30, 1896? 606.
- 7 How many borrowing members have you? 153. Give total number of shares now held by them. 607.
- 8 How many non-borrowing members have you? 284. Give total number of shares now held by them. 1,010.
- 9 What is the full payment of borrowing member per share per year without premium? \$26.00.
- 10 Is your admission or membership fee per share or per member? Per share. How much? 15 cents.
- 11 Total admission fees received by the association during year. \$51.60.
- 12 Total amount of admission fees paid by new members during year, —. To the association, — To the agents, —.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? On our own stock or stock of the First or Second Meriden Mutual Benefit Building and Loan Associations; also on second mortgage, if first mortgage is held either by ourselves or First or Second Meriden Mutual Benefit Building and Loan Association.
- 16 On what percentage of valuation do you limit loans? 80 per cent. How appraised? By committee of four directors.
- 17 In what places have you money loaned? Meriden, Wallingford, Southington, Berlin, New Haven, and Branford.
- 18 How long must a shareholder make payments before he is entitled to borrow? After the first payment.
- 19 State number of loans to members. 154. State total amount loaned on first mortgage. \$58,973.00. State largest mortgage loan to any one person. \$6,250.00.
- 20 State number of loans in force on other securities. 95. Total amount of such loans. \$10,100.05.
- 21 What premium plan do you follow? Premium is bid at sale in place of interest, and is divided into 500 equal weekly payments.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Minimum premium, \$350 per \$1,000 loan.
- 23 Have you an expense fund? No. Of what does it consist? Expenses are paid from profits before dividends are declared. Give total amount of expense fund received during year, —. Give balance on hand of expense fund this date, —.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$360; Treasurer, \$60; President, \$25; Vice-President, \$10; First Trustee, \$15; Auditors, 40 cents per hour.

MERIDEN PERMANENT BUILDING AND LOAN ASSOCIATION.—CONTINUED.

- 25 Are officers under bond? —. In what amount? Treasurer and Secretary, \$2,000 each; First Trustee, \$300.
- 26 State total operating expenses for the nine months, \$403.50.
- 27 How are agents paid? —.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 100 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly.
- 31 How many foreclosures did you have in 1896? One.

OFFICERS AND DIRECTORS.—George E. Bicknell, President; L. S. Savage, Secretary; Wm. R. Mosher, Treasurer; W. W. Clark, Thomas Vernon, Jerome Bailey, B. I. Thompson, Fred. R. Bowen, James T. Kay, Wm. C. Comstock, Wm. N. Miles, Sidney J. Rohy.

STATE OF CONNECTICUT, }
NEW HAVEN COUNTY, } ss. MERIDEN.

We, George E. Bicknell and Wm. R. Mosher, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEORGE E. BICKNELL, *President*.

WILLIAM R. MOSHER, *Treasurer*.

Subscribed and sworn to before me, this 26th day of October, 1896.

L. S. SAVAGE, *Notary Public*.

MIDDLETOWN BUILDING AND LOAN ASSOCIATION.

MIDDLETOWN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Incorporated, May 28, 1889. Commenced business, June 17, 1889.

ASSETS.

Loans on bonds and mortgages (face value),	\$91,350.00
Loans on other securities,	9,600.00
Expenses paid,	51.03
Books and supplies,	143.81
Cash in bank,	603.81
Installments due and unpaid,	357.00
Total,	<u>\$102,105.65</u>

LIABILITIES.

Due shareholders, due installments paid,	\$80,385.00
Due shareholders, due installments paid in advance,	145.00
Due shareholders, earnings credited,	18,667.74
Borrowed money,	2,500.00
Interest,	363.00
Premium,	25.85
Fines,	3.22
Management fund,	5.40
Profit and Loss,	10.44
Total,	<u>\$102,105.65</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Subscription on shares,	\$18,385.00
Mortgages redeemed (in whole or in part),	12,250.00
Other loans redeemed,	3,350.00
Premiums received,	395.60
Interest received,	5,702.65
Fines received,	91.47
Management fund,	599.85
Savings bank deposits withdrawn,	3,800.00
Temporary loan,	2,500.00
Total,	<u>\$47,074.57</u>

MIDDLETOWN BUILDING AND LOAN ASSOCIATION. — CONTINUED.

DISBURSEMENTS.

Loans on mortgages,	\$26,850.00
Loaned on other securities,	6,150.00
Paid on withdrawals, dues,	9,472.00
Paid on withdrawals, dividends,	3,329.79
Salaries,	310.00
Advertising and printing,	13.75
Rent,	16.50
Stationery,	2.00
Postage,	8.00
Interest on temporary loans,	117.38
Safe deposit vault,	15.00
Recording,	17.30
Services of attorney,	9.00
Assessment banking department,	3.70
Temporary loan paid,	156.34
Cash in First National Bank,	603.81
Total,	<u>\$47,074.57</u>

EARNINGS ACCOUNT.*

DR.

Interest,	\$5,714.15
Premium,	400.90
Fines,	96.21
Management fund,	607.85
Profits on withdrawals,	122.31
Total,	<u>\$6,941.42</u>

CR.

Dividends on stock,	\$6,428.88
Interest on borrowed money,	93.71
Salaries,	310.00
Rent,	19.00
Advertising and printing,	21.75
Recording,	17.30
Stationery and postage,	10.50
Safe deposit vault,	15.00
Services of attorney,	9.00
Annual payment upon cost of outfit,	15.19
Balance profit and loss,	1.09
Total,	<u>\$6,941.42</u>

* Our dividend periods are February and August. As it would not be possible to balance this account if September, 1895, be omitted, and September, 1896, be included, as required by the law, the figures here given are for September, 1895 — August, 1896.

MIDDLETOWN BUILDING AND LOAN ASSOCIATION.—
CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? — In how many series? 15. How often? Semi-annually — March, 1894, omitted.
- 5 How many shares were issued during the year? 205. How many were withdrawn during the year? 190. How many in force at the close of business, September 30, 1896? 1,575.
- 6 How many shares were pledged or borrowed on September 30, 1896? 681.
- 7 How many borrowing members have you? 99. Give total number of shares pledged by them. 681.
- 8 How many non-borrowing members have you? 172. Give total number of shares now held by them. 894.
- 9 What is the full payment of borrowing member per share per year without premium? \$24.40.
- 10 Is your admission or membership fee per share or per member? We have none.
- 11 Total admission fee received by the association during year. —.
- 12 Total amount of admission fees paid by new members during year. \$—. To the association. \$—. To the agents. \$—.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? On our own stock. Our charter.
- 16 On what percentage of valuation do you limit loans? We have no formal rule. How appraised? By a committee of directors.
- 17 In what places have you money loaned? Middletown, Portland, Cromwell, Westbrook, Clinton.
- 18 How long must a shareholder make payments before he is entitled to borrow? One month.
- 19 State number of loans to members. 99. State total amount loaned on first mortgage. \$91,350. State largest mortgage loan to any one person. \$5,000.
- 20 State number of loans in force on other securities. 27. Total amount of such loans. \$9,600.
- 21 What premium plan do you follow? A fixed payment per month (multiple of 5 cents) on every share necessary to cover loan.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Highest 40 cents, lowest 5 cents.
- 23 Have you an expense fund? Yes, called management fund. Of what does it consist? Quarterly payment, 10 cents per share. Give total amount of expense fund received during year. \$599.85. Give balance on hand of expense fund this date. \$5.40.

MIDDLETOWN BUILDING AND LOAN ASSOCIATION.—
CONTINUED.

- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$250. Treasurer, \$60.
- 25 Are officers under bond? Yes. In what amount? \$2,000 each.
- 26 State total operating expenses for the year. \$512.63.
- 27 How are agents paid? We have none.
- 28 Give number of agents representing your association. —.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes, at any time. What per cent.? All. Does such per cent. vary according to amount paid on stock, or according to length of time since date of issue? No. Give particulars briefly.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 30 per cent. if during first or second year of series, no dividend. If during third year of series, 50 per cent. of earnings. If during fourth year of series, 75 per cent. of earnings. If during fifth year of series, 87½ per cent. of earnings. If during sixth year of series, all of earnings. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 31 How many foreclosures did you have in year? We never had any.

OFFICERS. — Eddie S. Davis, President; George A. Craig, Secretary; Fred. E. Gibbons, Treasurer; M. Eugene Culver, Attorney.

STATE OF CONNECTICUT, }
MIDDLESEX COUNTY, } ss.

We, George A. Craig and Fred. E. Gibbons, Secretary and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEORGE A. CRAIG, *Secretary*.

FRED. E. GIBBONS, *Treasurer*.

Subscribed and sworn to before me, this 27th day of October, 1896.

[SEAL.]

EDWARD G. CAMP,
Notary Public.

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.

NEW BRITAIN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Incorporated, April 27, 1886.

Commenced Business,

ASSETS.

First mortgage loans on real estate,	\$105,764.05
Collateral loans,	3,250.00
Real estate,	3,039.55
Cash,	4,694.97
Accounts receivable,	1,377.37
Safe and office fixtures,	200.00
Total,	<u>\$118,325.94</u>

LIABILITIES.

Due shareholders,	\$114,065.41
Certificate of deposit,	1,000.00
Profit and loss,	3,260.53
Total,	<u>\$118,325.94</u>

LOSS AND GAIN ACCOUNT.

Shares account,	\$22.80
Temporary expense,	112.53
Rebate interest,	3.36
Rent and light,	69.00
Net profits for six months,	3,179.98
	<u>\$3,387.67</u>

Interest,	\$2,722.17
Premium,	269.39
Fines,	113.11
Withdrawal profits,	283.00
	<u>\$3,387.67</u>

CASH RECEIPTS.

Balance on hand April 1, 1896,	\$3,315.99
Dues on shares,	12,516.45
Interest,	2,766.62
Premium,	268.52
Fines,	112.98
Real estate loans,	2,417.42
Real estate account,	116.77
Share loan,	300.00
	<u>\$21,814.75</u>

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

CASH DISBURSEMENTS.

Withdrawals,	\$5,751.02
Interest,	80.22
Rent and light,	69.00
Temporary expense,	112.53
Forfeited shares account,	25.00
Share loan,	650.00
Real estate loan,	10,350.00
Real estate,	132.01
Balance on hand September 30, 1896,	4,694.97
	<hr/>
	\$21,814.75

We have examined the foregoing and found the same correct.

C. C. ROSSBURG,
ARTHUR GRUMBT, } *Auditors.*
E. W. SCHULTZ,

SHARES AND THEIR VALUE.

Series.	Whole No. of Shares.	Amt. paid on each Share.	Total Profits.	Present Value.	Total value shares Acc't to date.
1	71	\$126 00	\$47.37	\$173.37	\$12,309.27
2	41	120.00	42.94	162.94	6,680.00
3	7	114.00	38.50	152.50	1,067.50
4	71	108.00	34.25	142.25	10,099.75
5	83	102.00	30.27	132.27	10,978.41
6	40	96.00	26.60	122.60	4,904.00
7	53	90.00	23.20	113.20	5,999.60
8	69	84.00	20.04	104.04	7,178.76
9	35	78.00	17.17	95.17	3,330.95
10	83	72.00	14.51	86.51	7,180.33
11	110	66.00	12.12	78.12	8,593.20
12	63	60.00	9.90	69.90	4,404.70
13	94	54.00	7.95	61.95	5,823.30
14	66	48.00	6.24	54.24	3,579.84
15	156	42.00	4.75	46.75	7,293.00
16	53	36.00	3.46	39.46	2,091.38
17	111	30.00	2.39	32.39	3,595.29
18	126	24.00	1.53	25.53	3,216.78
19	169	18.00	.86	18.86	3,187.34
20	340	12.00	.39	12.39	4,212.60
21	199	6.00	.10	6.10	1,213.90
<hr/>					
	2,040	\$1,386.00	\$344.54	\$1,730.64	\$116,939.44
Shares paid in advance,					240.47
					<hr/>
					\$117,179.91
Shares account,				\$114,025.25	
Dividend,				3,154.66	
				<hr/>	
					\$117,179.91

NEW BRITAIN CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

PROFITS DIVIDED ON EACH SHARE SEPTEMBER 30, 1896.

1st series, \$4.81	2d series, \$4.52	3d series, \$4.23	4th series \$3.94
5th " 3.66	6th " 3.38	7th " 3.12	8th " 2.86
9th " 2.61	10th " 2.37	11th " 2.16	12th " 1.90
13th " 1.67	14th " 1.46	15th " 1.25	16th " 1.04
17th " .84	18th " .65	19th " .46	20th " .28
			21st " .10

OFFICERS AND DIRECTORS.— President, S. H. Stearns; Vice-President, W. J. Rawlings; Secretary, Y. J. Stearns; Treasurer, F. M. Goodrich; Auditors, C. C. Rossberg, Arthur Grumbt, E. W. Schultz; George W. Andrew, Attorney; Directors, Alfred Beam, August Voigt, George E. Hadley, William Lambert, James Hall, Lester R. Bailey, George Polson, A. W. Hadley, Jacob Walther.

S. H. STEARNS, *President.*

F. M. GOODRICH, *Treasurer.*

Personally appeared F. M. Goodrich, Treasurer, and made oath to the truth of the above report.

A. S. PARSONS, *Notary Public.*

NEW HAVEN BUILDING AND LOAN ASSOCIATION.

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized October 23, 1890. Commenced Business, October 23, 1890.

ASSETS.

Loans on bond and mortgage (face value),	\$39,300.00
Loans on other securities,	1,130.00
Cash in bank,	1,103.34
Installments due and unpaid,	172.00
Expense paid,	102.05
Permanent expense,	90.00
Total,	<u>\$41,897.39</u>

LIABILITIES.

Due shareholders, due installments paid,	\$37,280.00
Due shareholders, due installments paid in advance,	63.00
Due shareholders, earnings credited,	3,461.28
Due shareholders, earnings not credited,	992.29
Surplus,	50.00
Suspended shares,	50.82
Total,	<u>\$41,897.39</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand September 30, 1895,	\$13.96
Subscription on shares,	11,756.00
Mortgages redeemed (in whole or in part),	3,400.00
Other loans redeemed,	1,130.00
Premiums received,	227.91
Interest received,	1,908.39
Fines received,	9.44
Admission fees,	76.25
Borrowed,	4,200.00
Total,	<u>\$22,721.95</u>

DISBURSEMENTS.

Paid on mortgage; granted,	\$4,541.67
Loaned on other securities,	540.00
Paid on withdrawals, dues,	7,430.88
Paid on withdrawals, dividends,	652.91

NEW HAVEN BUILDING AND LOAN ASSOCIATION.

— CONTINUED.

DISBURSEMENTS—CONTINUED.

Salaries,									\$186.00
Advertising and printing, postage, etc.,									41.65
Rent,									20.00
Cash in bank,									1,103.34
Interest,									48.97
Suspended shares,									165.70
Bills payable,									7,983.33
Commission,									7.50
Total,									<u>\$22,721.95</u>

EARNINGS ACCOUNT.

DR.

Interest,									\$1,908.99
Premium,									227.91
Fines,									10.04
Transfer and withdrawal fees,									22.40
Initiation,									76.25
Profit on withdrawals,									11.33
Balance profits September 30, 1895,							\$829.75		
Less expense paid,							93.42	—	736.33
Total,									<u>\$2,993.25</u>

CR.

Dividends on stock,									\$1,732.66
Interest on borrowed money,									48.97
Expenses in detail: Financial Secretary,									150.00
Recording Secretary,									36.00
Rent,									20.00
Sundries,									41.65
To guarantee fund,									26.23
To permanent expense,									40.00
To commission,									7.50
Undivided profits,							\$992.29		
Less expense paid,							102.05	—	890.24
Total,									<u>\$2,993.25</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 1,957. In how many series? 12. How often? Semi-annual.

NEW HAVEN BUILDING AND LOAN ASSOCIATION.

— CONTINUED.

- 5 How many shares were in force November 1, 1895 ? 871. How many were issued during the year ? 321. How many were withdrawn during the year ? 240. How many in force at the close of business, September 30, 1896 ? 952.
- 6 How many shares were pledged or borrowed on September 30, 1896 ? 199.
- 7 How many borrowing members have you ? 17. Give total number of shares now held by them. 205.
- 8 How many non-borrowing members have you ? 125. Give total number of shares now held by them. 747.
- 9 What is the full payment of borrowing members per share per year without premium ? \$22.
- 10 Is your admission or membership fee per share or per member ? Per share. How much ? 25 cents.
- 11 Total admission fees received by the association during year. \$76.25.
- 12 Total amount of admission fees paid by new members during year. \$76.25.
To the association. \$68.75. To the agents. \$7.50.
- 13 Do you make loans to other than members ? No.
- 14 Do you make loans on securities other than first mortgage ? Association shares.
- 15 If yes, on what and by what authority ? On members' shares, also as provided by our charter.
- 16 On what percentage of valuation do you limit loans ? 75 per cent. How appraised ? By committee.
- 17 In what places have you money loaned ? New Haven, Bridgeport, Waterbury.
- 18 How long must a shareholder make payments before he is entitled to borrow ? No time limit.
- 19 State number of loans to members. 18. State total amount loaned on first mortgage. \$53,650.00. State largest mortgage loan to any one person. \$5,000.
- 20 State number of loans in force on other securities. 9. Total amount of such loans. \$1,130.
- 21 What premium plan do you follow ? Premium bid, at least $\frac{1}{4}$ of 1 per cent. per annum, payable monthly.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. $\frac{1}{2}$ of 1 per cent. 1 per cent.
- 23 Have you an expense fund ? No. Give total amount of expense fund received during year. None. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. Financial secretary, \$150; recording secretary, \$36.
- 25 Are officers under bond ? Financial secretary and treasurer. In what amount ? \$1,000 each.
- 26 State total operating expenses for the year. \$247.65.

NEW HAVEN BUILDING AND LOAN ASSOCIATION.

— CONTINUED.

- 27 How are agents paid ? Amount of membership fee.
- 28 Give number of agents representing your association. \1.
- 29 Can payments on stock be withdrawn before maturity of stock ? Yes. What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Yes. Give particulars briefly. Withdrawal fee 10 cents per share.
- 30 Can dividends credited to stock be withdrawn before maturity of stock ? Only with stock. What per cent. ? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Yes. Give particulars briefly. If withdrawn during first year, does not participate; second year, 50 per cent.; third year, 80 per cent.; in full after.
- 31 How many foreclosures did you have in 1896 ? None.

OFFICERS AND DIRECTORS.— F. L. Trowbridge, President; John I. Jacobus, Secretary; J. E. Fairchild, Treasurer; Harry W. Asher, Attorney; Geo. Lambert, J. J. Newman, P. J. Cronan, James Johnston, J. Edward St. Jaques, John I. Houlihan, Leo Herz, Geo. Rathgeber.

STATE OF CONNECTICUT, }
NEW HAVEN COUNTY, } ss.

We, the undersigned, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

J. E. FAIRCHILD,

Treasurer.

F. L. TROWBRIDGE,

President.

Subscribed and sworn to before me, this first day of October, 1896.

[SEAL.]

FRED. B. BUNNELL,

Notary Public.

NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.

NEW HAVEN, CONN.

Chartered, January, 1881.

Commenced Business, July 18, 1881.

STATEMENT, SEPTEMBER 30, 1896.

ASSETS.

Loans on bond and mortgage (face value),	\$32,750.00
Loans on other securities,	380.00
Cash in bank,	1,957.03
Total,	<u>\$35,087.03</u>

LIABILITIES.

Due shareholders, due installments paid,	\$30,543.00
Due shareholders, earnings credited,	3,665.94
Due shareholders, earnings not credited,	866.70
Surplus,	11.39
Total,	<u>\$35,087.03</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand, October 1, 1895,	\$4,815.12
Subscription on shares,	10,721.00
Mortgages redeemed (in whole or in part),	9,250.00
Other loans redeemed,	2,356.00
Premiums received,	14.75
Interest received,	1,704.36
Total,	<u>\$28,861.23</u>

DISBURSEMENTS.

Loaned on mortgages,	\$3,200.00
Loaned on other securities,	431.00
Paid on withdrawals, dues,	20,333.00
Paid on withdrawals, dividends,	2,684.50
Salaries,	175.00
Advertising and printing,	80.70
Cash in banks,	1,957.03
Total,	<u>\$28,861.23</u>

NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.—CONTINUED.

EARNINGS ACCOUNT.

		DR.	
Interest,	.		\$1,704.36
Premium,	.		14.95
		CR.	
*Dividends on stock,	.		\$1,661.40
Salaries,	.		175.00
Advertising and printing,	.		80.70

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of the stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including Sept. 30, 1896? 6,982. In how many series? 17. How often? Yearly, with one exception.
- 5 How many shares were in force Oct. 1, 1895? 1,094. How many were issued during the year? 159. How many were withdrawn during the year? 560. How many in force at the close of business, Sept. 30, 1896? 693.
- 6 How many shares were pledged or borrowed on Sept. 30, 1896? 171.
- 7 How many borrowing members have you? 29. Give total number of shares now held by them. 183.
- 8 How many non-borrowing members have you? 111. Give total number of shares now held by them? 510.
- 9 What is the full payment of borrowing member per share per year without premium? \$24.
- 10 Is your admission or membership fee per share or per member? No fee.
- 11 Total admission fees received by the association during year. \$—.
- 12 Total amount of admission fees paid by new members during year. \$ ——. To the association. \$—-. To the agents. \$—-.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority? —.
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? Committee of directors.
- 17 In what places have you money loaned? New Haven county.
- 18 How long must a shareholder make payments before he is entitled to borrow? No limit.
- 19 State number of loans to members. 29. State total amount loaned on first mortgage. \$32,750. State largest mortgage loan to any one person. \$2,500.

* Dividends based on earnings for the year ending March 1, 1896 — our fiscal year ends in March.

NEW HAVEN CO-OPERATIVE SAVINGS FUND AND LOAN ASSOCIATION.—CONTINUED.

- 20 State number of loans in force on other securities. 6. Total amount of such loans. \$380.
- 21 What premium plan do you follow? —.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. —.
- 23 Have you an expense fund? No. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. \$175 to secretary.
- 25 Are officers under bond? Yes, treasurer. In what amount? \$10,000.
- 26 State total operating expenses for the year. \$255.70—expense from March, 1895, to March, 1896.
- 27 How are agents paid? —.
- 28 Give number of agents representing your association.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Whole payment. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. —.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? With the stock. What per cent.? Whole dividend. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. —.
- 31 How many foreclosures did you have in 1896? None.

STATE OF CONNECTICUT, }
NEW HAVEN COUNTY, } ss.

We, John A. Richardson and Henry F. Peck, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

HENRY F. PECK, *President*.

JOHN A. RICHARDSON, *Treasurer*.

Subscribed and sworn to before me, this 2d day of October, 1896.

ASA C. BUSHNELL,

Notary Public.

THE NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION.

NEW HAVEN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, December, 1890. Commenced Business, January, 1891.

ASSETS.

Loans on bond and mortgage (face value),	\$16,050.00
Loans on other securities,	913.00
Cash in bank,	1,461.19
Furniture and fixtures,	178.00
Installments due and unpaid,	150.00
Interest due and unpaid,	52.74
Premiums due and unpaid,	19.26
Fines due and unpaid,	36.21
Total,	<u>\$18,860.40</u>

LIABILITIES.

Due shareholders, due installments paid,	\$15,419.00
Due shareholders, due installments paid in advance,	26.00
Due shareholders, earnings credited,	1,989.34
Due shareholders, earnings not credited,	358.76
Borrowed money,	1,000.00
Suspended stock,	54.80
Interest on borrowed money,	12.50
Total,	<u>\$18,860.40</u>

REPORT FOR THE NINE MONTHS ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$28.51
Subscription on shares,	4,626.00
Mortgages redeemed (in whole or part),	3,200.00
Other loans redeemed,	162.00
Premiums received,	226.69
Interest received,	680.36
Fines received,	36.12
Subscription fees,	29.50
Transfer fees, . . . . .	.25
Borrowed on note,	75.00
Total,	<u>\$9,064.43</u>

THE NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION. — CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$2,200.00
Loaned on other securities,	475.00
Paid on withdrawals, dues,	4,185.00
Paid on withdrawals, dividends,	437.76
Salaries,	63.75
Printing,	4.00
Rent,	27.00
Cash in bank, Union Trust Company, New Haven,	1,461.19
Interest on notes,	56.26
Sundry,	4.47
Notes repaid,	150.00
Total,	<u>\$9,064.43</u>

EARNINGS ACCOUNT.

Dr.

Interest,	\$698.89
Premium,	234.43
Fines,	41.15
Transfer fees, . . . . .	.25
Pass books and initiation,	29.50
Withdrawals,	85.57
Balance January 1, 1896,	3.41
Total,	<u>\$1,093.20</u>

Cr.

Dividends on stock,	\$587.46
Interest on borrowed money,	43.76
Salary,	63.75
Rent,	27.00
Taxes,	1.00
Per expense account,	6.50
Sundry expenses,	4.97
Balance undivided,	358.76
Total,	<u>\$1,093.20</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 1,268. In how many series? About 55. How often? Any month.

THE NEW HAVEN PROGRESSIVE BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 5 How many shares were in force Oct. 1, 1896? 549. How many were issued during the 9 months? 118. How many were withdrawn during the 9 months? 84. How many were in force at the close of business, December 31, 189 ? —.
- 6 How many shares were pledged or borrowed on September 30, 1896? 115.
- 7 How many borrowing members have you? 21. Give total number of shares now held by them. 115.
- 8 How many non-borrowing members have you? 68. Give total number of shares now held by them. 434.
- 9 What is the full payment of borrowing member per share per year without premium? \$22.00.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$0.25.
- 11 Total admission fees received by the association during 9 months. \$29.50.
- 12 Total amount of admission fees paid by new members during year. \$29.50. To the association. \$29.50. To the agents. None.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? On our own stock to the extent of 90 per cent. of paid value.
- 16 On what percentage of valuation do you limit loans? 70 per cent. How appraised? By our own appraisers.
- 17 In what places have you money loaned? New Haven County.
- 18 How long must a shareholder make payments before he is entitled to borrow? One or more payments.
- 19 State number of first mortgage loans to members. 13. State total amount loaned on first mortgage. \$16,050. State largest mortgage loan to any one person. \$2,400.
- 20 State number of loans in force on other securities. 9. Total amount of such loans. \$913.
- 21 What premium plan do you follow? Auction.
- 22 If premium fixed, state amount, if not fixed, state average premium and extremes. Average, —, extreme, 16 cts. and 39 cts.
- 23 Have you an expense fund? No. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$60. Treasurer, \$25.
- 25 Are officers under bond? Yes, Treasurer. In what amount? \$500.
- 26 State total operating expenses for the nine months. \$103.22.
- 27 How are agents paid? No agents.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to length of time since date of issue? No. Give particulars briefly. None.

THE NEW HAVEN PROGRESSIVE BUILDING AND LOAN
ASSOCIATION. — CONTINUED.

- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes? What per cent.? Varies, 50, 75, and 90. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time. Give particulars briefly. 1st year 50 per cent.; 2d to 4th year, 75 per cent.; 4th to 7th year, 90 per cent.; after 7 years, 100 per cent.
- 31 How many foreclosures did you have in 1896? None.

OFFICERS AND DIRECTORS. — P. E. Whalen, President; Andrew J. Hatch, Secretary; Henry O'Neil, Treasurer; Edward Downs, Attorney.

STATE OF CONNECTICUT, }
NEW HAVEN COUNTY, } ss.

NEW HAVEN, Nov. 10, 1896.

We, P. E. Whalen and Henry O'Neill, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

P. E. WHALEN, *President.*

HENRY O'NEILL, *Treasurer.*

Subscribed and sworn to before me, this 10th day of November, 1896.

MICHAEL T. SNIGG,
Commissioner of the Superior Court for New Haven County.

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.

SOUTH NORWALK, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, July 16, 1889. Commenced Business, August 20, 1889.

ASSETS.

Loans on bonds and mortgage (face value),	\$70,600.00
Loans on other securities,	3,300.00
Cash on hand, Secretary,	1,073.69
Cash in bank, Treasurer,	6,238.80
Furniture and fixtures,	Nominal.
Installments due and unpaid,	99.00
Interest unpaid,	9.00
Premiums unpaid,	18
Fines unpaid,	6.39
Total,	<u>\$81,327.06</u>

LIABILITIES.

Due shareholders, due installments paid,	\$80,728.43
Surplus,	576.63
Advance payment of interest,	22.00
Total,	<u>\$81,327.06</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand September 30, 1895,	\$3,771.65
Subscription on shares,	20,386.50
Mortgages redeemed (in whole or in part),	20,100.00
Other loans redeemed (loan on deposits,	100.00
Premiums received,	335.84
Interest received,	4,146.50
Fines received,	186.00
Membership fees,	69.00
Transfer fees,	6.00
Total,	<u>\$49,101.49</u>

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.— CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$22,950.00
Loaned on other securities (deposits),	1,800.00
Paid on withdrawals, dues,	16,746.45
Salaries, Secretary,	250.00
Advertising,	13.45
Rent,	24.00
Cash in hands of Secretary, September 30, 1896,	1,073.69
Cash in bank,	6,238.80
Insurance,	2.10
Bank Commissioners' expense,	3.00
Total,	<u>\$49,101.49</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$4,043.00
Premium,	314 17
Fines,	149.32
Transfer fees,	6.00
Pass books and initiation,	69.00
Total,	<u>\$4,581.49</u>

CR.

Dividends on stock,	\$4,187.76
Rent,	24.00
Secretary's salary,	250.00
Insurance,	2.10
Advertising,	13.45
Bank Commissioners' expense,	3.00
Balance,	101.18
Total,	<u>\$4,581.49</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.00.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 50 cents.

NORWALK BUILDING, LOAN, AND INVESTMENT ASSOCIATION.— CONTINUED.

- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 9,506. In how many series? None. How often? Third Tuesday of each month when subscribed for.
- 5 How many shares were in force September 30, 1896? 3,487. How many were issued during the year? 1,231. How many were withdrawn during the year? 910. How many in force at the close of business September 30, 1896? 3,487.
- 6 How many shares were pledged or borrowed on September 30, 1896? 985.
- 7 How many borrowing members have you? 67. Give total number of shares now held by them. 985.
- 8 How many non-borrowing members have you? 197. Give total number of shares now held by them. 2,492.
- 9 What is the full payment of borrowing member per share per year without premium? \$6.00; dues \$6.00; interest on each \$100.00.
- 10 Is your admission or membership fee per share or per member? Per member. How much? \$1.00.
- 11 Total admission fees received by the association during year. \$69.00.
- 12 Total amount of admission fees paid by new members during year, \$69.00.
To the association, \$69.00. To the agents, none.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority?
- 16 On what percentage of valuation do you limit loans? About 75 per cent.
How appraised? By Finance Committee.
- 17 In what places have you money loaned? Town of Norwalk, town of Westport.
- 28 How long must a shareholder make payments before he is entitled to borrow?
He may borrow at once.
- 19 State number of loans to members. 67. State total amount loaned on first mortgage. \$70,600. State largest mortgage loan to any one person. \$3,400.
- 20 State number of loans in force on other securities. 14. Total amount of such loans. \$3,300.
- 21 What premium plan do you follow? Dayton plan, that is installment, not gross premium plan.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Premium not fixed.
- 23 Have you an expense fund? No. Of what does it consist? Give total amount of expense fund received during year. None. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. Secretary \$250.00 a year.
- 25 Are officers under bond? Yes. In what amount? Treasurer, \$5,000.00; Secretary, \$2,000.00.

NORWALK BUILDING, LOAN, AND INVESTMENT
ASSOCIATION.— CONTINUED.

- 26 State total operating expenses for the year. \$292 55.
27 How are agents paid? No agents.
28 Give number of agents representing your association. None.
29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent. ? The whole or part of same. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? A dividend is declared every six months according to the earnings. Give particulars briefly.
30 Can dividends credited to stock be withdrawn before maturity of stock? No. What per cent.? No. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
31 How many foreclosures did you have in 1896? One.

OFFICERS AND DIRECTORS.—Richard H. Golden, President ; William S. Wilcox, Secretary ; Matthew Corbett, Treasurer ; John H. Light, Attorney ; Nelson Taylor, Christian Swartz, Elliott A. Woodward, Wm. S. Knapp, Robert A. McDonald, Miner D. Randall, Henry Hoffman, George C. Stillson, and Charles F. Hallock.

STATE OF CONNECTICUT, }
FAIRFIELD COUNTY, } ss.

NORWALK, November 19, 1896.

We, Richard H. Golden and Matthew Corbett, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

RICHARD H. GOLDEN, *President*.

MATTHEW CORBETT, *Treasurer*.

Subscribed and sworn to before me, this 13th day of November, 1896.

WILLIAM F. TAMMANY,
Commissioner of the Superior Court for Fairfield County.

THE SECOND MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION.

MERIDEN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, January 20, 1888. Commenced Business, February 6, 1888.

ASSETS.

Loans on bond and mortgage (face value),	\$67,690.75
Cash in bank, (Meriden National),	3,477.39
Total,	<u>\$71,168.14</u>

LIABILITIES.

Subscriptions,	\$62,140.04
Premium,	6,054.85
Management,	158.47
Due on loan No. 5,	1,000.00
Due on loan No. 198,	900.00
Loss and gain,	914.78
Total,	<u>\$71,168.14</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$1,027.78
Subscription on shares,	4,524.42
Mortgages redeemed (in whole or in part),	6,281.28
Management dues,	120.20
Secretary's account (over and short),	28.95
Total,	<u>\$11,982.63</u>

DISBURSEMENTS.

Loaned on mortgages,	\$5,600.00
Paid on withdrawals, dues,	2,458.58
Paid on withdrawals, dividends,	185.77
Salaries,	216.25
Printing,	8.25
Rent, light, and janitor,	36.39
Cash in bank,	3,477.39
Total,	<u>\$11,982.63</u>

THE SECOND MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION. — CONTINUED.

1. Is the plan of your association permanent, serial, or terminating? Terminating.
2. What is the par value of stock per share matured? \$500.
3. Are your installment payments weekly or monthly? Weekly. What amount per share? 25 cents.
4. How many shares have been issued by your association from date of organization to and including December 31, 189 ? — In how many series? — How often? —
5. How many shares were in force January 1, 189 ? — How many were issued during the year? — How many were withdrawn during the year? — How many in force at the close of business, December 31, 189 ? —
6. How many shares were pledged or borrowed on December 31, 189 ? —
7. How many borrowing members have you? — Give total number of shares now held by them. —
8. How many non-borrowing members have you? — Give total number of shares now held by them. —
9. What is the full payment of borrowing member per share per year without premium? —
10. Is your admission or membership fee per share or per member? Per share. How much? Twenty-five cents.
11. Total admission fees received by the association during the year. —
12. Total amount of admission fees paid by new members during the year.
\$— To the association. \$— To the agents. \$—
13. Do you make loans to other than members? No.
14. Do you make loans on securities other than first mortgage? Yes; we have two.
15. If yes, on what and by what authority? Charter and board of management.
16. On what percentage of valuation do you limit loans? Not over $\frac{1}{2}$. How appraised? By special committee, who view property and report to the board of management.
17. In what places have you money loaned? Meriden, Berlin, Wallingford, Madison, and West Haven. (Property in these places, parties in Meriden.)
18. How long must a shareholder make payments before he is entitled to borrow? First sale or ballot after paying his dues.
19. State number of loans to members. 93. State total amount loaned on first mortgage. — State largest mortgage loan to any one person. \$5,500 in four loans.
20. State number of loans in force on other securities. None. Total amount of such loans. —
21. What premium plan do you follow?
22. If premium fixed, state amount; if not fixed, state average premium and extremes. Average about \$225; lowest, \$50; highest, \$400.

THE SECOND MERIDEN MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION. — CONTINUED.

23. Have you an expense fund ? Yes. Of what does it consist ? \$1 per year on \$1,000 shares. Give total amount of expense fund received during the year. — Give balance on hand of expense fund this date. —
24. State salaries, in detail, paid to all connected with the association. Secretary, \$225 ; Treasurer, \$50.
25. Are officers under bond ? Yes. In what amount ? \$300.
26. State total operating expenses for the year. —
27. How are agents paid ? —
28. Give number of agents representing your association. —
29. Can payments on stock be withdrawn before maturity of stock ? Yes. What per cent. ? 100 per cent., if all assessments have been paid, less \$5 withdrawal fee, since January 1, 1896. Does such per cent. vary according to amount paid on stock or to length of time since date of issue ? No. Give particulars briefly.
30. Can dividends credited to stock be withdrawn before maturity of stock ? Yes. What per cent. ? All credited at end of last fiscal year. Does such per cent. vary according to amount paid on stock or to length of time since date of issue ? All shares being equal, dividends are declared on the amount paid in. Give particulars briefly.
31. How many foreclosures did you have in 1893 ? None ; (never had one.)

OFFICERS AND DIRECTORS. — Henry J. Church, President ; Charles C. Powers, Secretary ; James F. Gill, Treasurer.

STATE OF CONNECTICUT, }
NEW HAVEN COUNTY, } ss.

We, H. J. Church and James F. Gill, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

HENRY J. CHURCH, *President.*

JAMES F. GILL, *Treasurer.*

Subscribed and sworn before me, this sixth day of November, 1896.

CHARLES C. POWERS,
Notary Public.

THE SHELTON LOAN AND SAVINGS INSTITUTION.

SHELTON, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, June, 1889. Commenced Business, July, 1889.

ASSETS.

Loans on bond and mortgage (face value),	\$13,900.00
Loans on other securities,	330.00
Cash on hand,	1,289.80
Cash in bank,	221.60
Installments due and unpaid,	288.00
Interest due and unpaid,	384.35
Total,	<u>\$16,413.75</u>

LIABILITIES.

Due shareholders, due installments paid,	\$12,169.00
Due shareholders, due installments paid in advance,	38.00
Due shareholders, earnings not credited,	4,206.75
Total,	<u>\$16,413.75</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$490.66
Subscription on shares,	1,369.00
Mortgages redeemed (in whole or in part),	500.00
Other loans redeemed,	1,000.00
Premiums and interest received,	494.55
Cash in bank,	221.60
Total,	<u>\$4,075.81</u>

DISBURSEMENTS.

Loaned on mortgages,	\$1,400.00
Loaned on other securities,	1,080.00
Paid on withdrawals, dues,	20.00
Salaries,	25.00
Cash on hand,	1,289.80
Cash in bank,	221.60
Other disbursements,	39.41
Total,	<u>\$4,075.81</u>

THE SHELTON LOAN AND SAVINGS INSTITUTION.—
CONTINUED.

EARNINGS ACCOUNT.

DR.	
Interest and premium,	\$491.55
CR.	
Salary,	\$25.00
Advertising,	3.00
Real estate expenses,	35.41
Insurance,	1.00

- 1 Is the plan of your association permanent, serial, or terminating? Serial and terminating.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.
- 4 How many shares have been issued by your association from date of organization to and including October 31, 1896? 603. In how many series? 5. How often? Yearly.
- 5 How many shares were in force January 1, 1896? 166. How many were issued during the year? 17. How many were withdrawn during the year? 10. How many in force at the close of business, October 1, 1896? 173.
- 6 How many shares were pledged or borrowed on September 30, 1896? 67.
- 7 How many borrowing members have you? 8. Give total number of shares now held by them. 67.
- 8 How many non-borrowing members have you? 16. Give total number of shares now held by them? 106.
- 9 What is the full payment of borrowing member per share per year without premium? \$12.
- 10 Is your admission or membership fee per share or per member? Per member. How much? 50 cents.
- 11 Total admission fees received by association during year. —.
- 12 Total amount of admission fees paid by new members during year. —. To the association. —. To the agents. —.
- 13 Do you make loans to other than members? Yes.
- 14 Do you make loans on securities other than first mortgage. No, excepting stock.
- 15 If yes, on what and by what authority? —.
- 16 On what percentage of valuation do you limit loans? 85 per cent. How appraised? By committee of two.

THE SHELTON LOAN AND SAVINGS INSTITUTION.—
CONTINUED.

- 17 In what places have you money loaned ? Shelton.
- 18 How long must a shareholder make payments before he is entitled to borrow ? Once.
- 19 State number of loans to members. 8. State total amount loaned on first mortgage. \$13,900. State largest mortgage loan to any one person. \$3,600.
- 20 State number of loans in force on other securities. 2. Total amount of such loans. \$330.
- 21 What premium plan do you follow ? 10 per cent. for 10 years, divide it, payable monthly.
- 22 If premium fixed, state amount ; if not fixed, state average premium and extremes. 10 per cent.
- 23 Have you an expense fund ? Yes. Of what does it consist ? Participation expenses. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. \$50 to Secretary.
- 25 Are officers under bond ? —. In what amount ? —.
- 26 State total operating expenses for the year. About \$60.
- 27 How are agents paid ? None.
- 28 Give number of agents representing your association. None.
- 29 Can payments on stock be withdrawn before maturity of stock ? Yes. What per cent. ? Amount paid in. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? Length of time. Give particulars briefly. Amount paid without, 6 per cent., within six months of payment.
- 30 Can dividends credited to stock be withdrawn before maturity of stock ? —. What per cent. ? —. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue ? —. Give particulars briefly. —.
- 31 How many foreclosures did you have in 1896 ? None.

STATE OF CONNECTICUT, }
FAIRFIELD COUNTY, } ss.

We, W. J. Miller and Thomas H. Newcomb, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

WATSON J. MILLER, *President*.

T. H. NEWCOMB, *Treasurer*.

Subscribed and sworn to before me, this 31st day of October, 1896.

[SEAL.]

JOSEPH TOMLINSON,
Notary Public.

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION.

STAMFORD, CONN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, June 5, 1893. Commenced Business, September 7, 1893.

ASSETS.

Loans on bond and mortgage (face value),	\$11,500.00
Loans on other securities,	863.00
Cash on hand,	5.00
Cash in bank,	1,163.08
Furniture and fixtures,	132.00
Installments due and unpaid,	175.75
Reserve fund,	19.93
Total,	<u>\$13,858.76</u>

LIABILITIES.

Due shareholders, due installments paid,	\$9,074.75
Due shareholders, due installments paid in advance,	463.25
Due shareholders, earnings credited,	272.06
Balance to be paid out of loans made,	3,525.00
Surplus,	523.70
Total,	<u>\$13,858.76</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand September 30, 1895,	\$1,591.29
Subscription on shares,	7,810.75
Other loans redeemed,	325.00
Interest received,	272.67
Fines received,	29.82
Membership fees,	134.00
Withdrawal profits,	21.92
Total,	<u>\$10,185.45</u>

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION. — CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$5,875.00
Loaned on other securities,	903.00
Paid on withdrawals, dues,	2,055.00
Paid on withdrawals, dividends,	40.16
Advertising and printing,	36.10
Rent,	57.50
Cash on hand,	5.00
Fee of Bank Commissioners,	1.00
Stamford National Bank,	636.54
Stamford Savings Bank,	536.15
Bond of Secretary and Treasurer,	10.00
Dividends on paid up shares,	30.00
Total,	<u>\$10,185.45</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$272.67
Fines,	29.82
Pass books and initiation,	134.00
Withdrawal profits,	21.92
Total,	<u>\$458.41</u>

CR.

Dividends on stock,	\$234.33
Rent,	57.50
Advertising and printing,	36.10
Bond of Secretary and Treasurer,	10.00
Fee of Bank Commissioners,	1.00
Dividends on paid-up shares,	30.00
Undivided profits,	89.48
Total,	<u>\$458.41</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? Two hundred and fifty dollars (\$250).
- 3 Are your installment payments weekly or monthly? Weekly. What amount per share? 25 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 1,060. In how many series? —. How often? —.

STAMFORD CO-OPERATIVE BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 5 How many shares were in force, September 30, 1895? 267. How many were issued during the year? 631. How many were withdrawn during the year? 252. How many in force at the close of business, September 30, 1896? 646.
- 6 How many shares were pledged or borrowed on September 30, 1896? 77.
- 7 How many borrowing members have you? 16. Give total number of shares now held by them. 77.
- 8 How many non-borrowing members have you? 149. Give total number of shares now held by them. 569.
- 9 What is the full payment of borrowing member per share per year without premium? \$25.50.
- 10 Is your admission or membership fee per share or per member? Per member. How much? One dollar.
- 11 Total admission fees received by the association during year. 134.
- 12 Total amount of admission fees paid by new members during year. \$134.00.
To the association. \$134.00. To the agents. —.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what, and by what authority? —.
- 16 On what percentage of valuation do you limit loans? 75 per cent. How appraised? Three appraisers.
- 17 In what places have you money loaned? Stamford, Greenwich, and Darien, Conn.
- 18 How long must a shareholder make payments before he is entitled to borrow? Immediately.
- 19 State number of loans to members. 16. State total amount loaned on first mortgage. \$11,500. State largest mortgage loan to any one person. \$3,700.
- 20 State number of loans in force on other securities. None. Total amount of such loans. \$—.
- 21 What premium plan do you follow? Money is put up at auction and premium bid.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. No premium paid as yet.
- 23 Have you an expense account? No. Of what does it consist? —. Give total amount of expense fund received during the year. \$—.
- 24 State salaries, in detail, paid to all connected with the association. None.
- 25 Are officers under bond? Yes. In what amount? Secretary and Treasurer \$500 each.
- 26 State total operating expenses for the year. \$104.60.
- 27 How are agents paid? Have none.
- 28 Give number of agents representing your association. None.

STAMFORD CO-OPERATIVE BUILDING AND LOAN
ASSOCIATION. — CONTINUED.

- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Entire amount. Does such per cent. vary according to amount paid on stock, or according to length of time since date of issue? —. Give particulars briefly. Dues are paid in full.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? No, unless account is closed out, and then as below. What per cent.? See below. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. Less 20 per cent. if within 2 years; 15 per cent. within 4 years; 12½ per cent. within 5 years, and 10 per cent. in 6 years; after six years, full amount.
- 31 How many foreclosures did you have in 1896? None.

OFFICERS. — Edward W. Riker, President; R. A. Reynolds, Secretary; F. T. Beehler, Treasurer; Samuel Young, Attorney.

STATE OF CONNECTICUT, }
FAIRFIELD COUNTY, } ss.

We, E. W. Riker, and F. T. Beehler, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

E. W. RIKER, *President.*

F. T. BEEHLER, *Treasurer.*

Subscribed and sworn to before me, this 12th day of November, 1896.

W. A. CUDLIPP,
Notary Public.

[SEAL.]

WILLIMANTIC BUILDING AND LOAN ASSOCIATION.

WILLIMANTIC, CONN.

STATEMENT, SEPTEMBER 1, 1896.

Organized April 1, 1891. Commenced Business, April 1, 1891.

ASSETS.

Loans on bond and mortgage (face value),	\$49,100.00
Loans on other securities,	1,275.00
Cash in bank,	1,330.82
Furniture and fixtures,	66.89
Total,	<u>\$51,772.71</u>

LIABILITIES.

Due shareholders, due installments paid,	\$42,442.89
Due shareholders, earnings credited,	2,135.23
Borrowed money,	7,000.00
Surplus,	194.59
Total,	<u>\$51,772.71</u>

REPORT FOR THE YEAR ENDING MARCH 31, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$545.38
Subscription on shares,	13,499.43
Other loans redeemed,	400.00
Interest received,	2,448.71
Entrance fees,	83.00
Borrowed money,	6,000.00
Total,	<u>\$22,976.52</u>

DISBURSEMENTS.

Loaned on mortgages,	\$19,000.00
Paid on withdrawals, dues, dividends,	1,922.74
Salaries, two years,	100.00
Advertising and printing,	5.00
Cash on hand,	1,330.82
Interest on borrowed money,	310.76
Recording deeds,	7.20
Total,	<u>\$22,976.52</u>

WILLIMANTIC BUILDING AND LOAN ASSOCIATION.—
CONTINUED.

EARNINGS ACCOUNT.

DR.	
Interest,	\$2,448.71
Entrance fees,	83.00
Total,	<u>\$2,531.71</u>

CR.	
Dividends on stock,	\$2,135.23
Interest on borrowed money,	310.76
Salaries one year,	50.00
Printing and advertising,	5.00
Recording deeds,	7.20
Carried to surplus,	23.52
Total,	<u>\$2,531.71</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$200.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including March 31, 1896? 1,414. In how many series? —. How often? —.
- 5 How many shares were in force April 1, 1895? 792? How many were issued during the year? 332. How many were withdrawn during the year? 55. How many in force at the close of business, March 31, 1896? 1,069.
- 6 How many shares were pledged or borrowed on March 31, 1896? 241½.
- 7 How many borrowing members have you? 23. Give total number of shares now held by them. 304.
- 8 How many non-borrowing members have you? 92. Give total number of shares now held by them. 765.
- 9 What is the full payment of borrowing members per share per year without premium? \$12 dues, \$12 interest.
- 10 Is your admission or membership fee per share or per member? Per share. How much? 25 cents.
- 11 Total admission fees received by the association during year. \$83.
- 12 Total amount of admission fees paid by new members during year, \$63.25. To the association, \$63.25. To the agents, \$—.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No, except on accumulated shares.
- 15 If yes, on what and by what authority?

WILLIMANTIC BUILDING AND LOAN ASSOCIATION.—
CONTINUED.

- 16 On what percentage of valuation do you limit loans? 80 per cent. How appraised? Appraisal Committee.
- 17 In what places have you money loaned? In Willimantic only, except \$1,500 in Mansfield Center.
- 18 How long must a shareholder make payments before he is entitled to borrow? One payment only.
- 19 State number of loans to members. 23. State total amount loaned on first mortgage, \$49,100. State largest mortgage loan to any one person. \$5,500.
- 20 State number of loans in force on other securities. 4. Total amount of such loans, \$1,275.
- 21 What premium plan do you follow? None.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes.
- 23 Have you an expense fund? —. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. \$50 to Secretary.
- 25 Are officers under bond? Yes. In what amount. \$5,000.
- 26 State total operating expenses for the year. \$67.20.
- 27 How are agents paid? —.
- 28 Give number of agents representing your association. —.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 100. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. —.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 100 —. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —.
- 31 How many foreclosures did you have in 1896? None since organization.

OFFICERS.—George E. Stiles, President; Dwight A. Lyman, Secretary; William N. Potter, Treasurer.

STATE OF CONNECTICUT, }
WINDHAM COUNTY, } ss.

I, Dwight A. Lyman, Secretary of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

DWIGHT A. LYMAN, *Secretary.*

Subscribed and sworn to before me, this 10th day of October, 1896.

[SEAL.]

SAMUEL B. HARVEY,
Notary Public.

BUILDING AND LOAN ASSOCIATIONS

CHARTERED BY OTHER STATES

But doing business in this State.

ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.

NEW YORK CITY.

STATEMENT, SEPTEMBER 30, 1896.

Organized, November, 1890. Commenced Business, January, 1891.

ASSETS.

Loans on bond and mortgage (face value),	\$1,409,081.50
Loans on other securities,	31,649.65
Real estate,	89,293.63
Cash on hand,	2,201.49
Furniture and fixtures,	3,311.36
Installments due and unpaid, June 30,	4,190.26
Insurance advanced,	1,135.52
Discount and bills receivable,	1,500.16
Individual and temporary accounts,	15,245.64
Interest paid,	911.78
Total,	\$1,558,520.99

LIABILITIES.

Due shareholders, due installments paid,	\$396,202.80
Due shareholders, due installments paid in advance, prepaid stock,	729,190.00
Due shareholders, earnings not credited,	77,713.70
Borrowed money,	71,113.79
Balance to be paid out of loans made,	261,913.63
Surplus, expense account,	11,789.01
Canceled stock,	1,192.51
Individual and temporary accounts,	9,405.55
Total,	\$1,558,520.99

REPORT ENDING SEPTEMBER 30, 1896..

RECEIPTS.

Cash on hand January 1, 1896,	\$28,052.26
Subscription on shares,	416,857.83
Mortgages redeemed (in whole or in part),	189,358.00
Other loans redeemed,	26,523.35
Premiums received,	36,954.12
Interest received,	32,354.13
Fines received,	2,625.51
Real estate,	65,141.69
Individual and temporary accounts,	9,017.10
Canceled stock,	22.88
Borrowed money,	83,934.50

ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION.
—CONTINUED.

RECEIPTS—CONTINUED.

Expense fund,	.	.	.	.	.	.	\$66,951.74
Other receipts,	.	.	.	.	.	.	2,282.06
Total,	.	.	.	.	.	.	<u>\$960,075.17</u>

DISBURSEMENTS.

Loaned on mortgages,	\$612,451.12
Loaned on other securities,	34,044.00
Paid on withdrawals, dues,	108,529.18
Paid on withdrawals, dividends,	19,296.63
Cash dividend,	47,642.25
Canceled stock,	273.21
Interest,	1,412.52
Cash on hand,	2,201.49
Discount,	170.77
Borrowed money paid,	16,160.71
Insurance,	435.14
Real estate,	52,536.58
Individual and temporary accounts,	4,427.84
Other disbursements,	670.73
Expense account,	59,823.00
Total,	\$960,075.17

EARNINGS ACCOUNT.

DR.

Interest,	\$32,354.13
Premium,	36,954.12
Fines,	2,625.51
Arrears, June 30th,	4,190.26
Profit on real estate,	2,278.30
Undivided, January 1, 1896,	71,392.33
Total,	\$149,794.65

CR.

Dividends on stock,	\$47,642.25
Interest on borrowed money,	502.85
Dividend withdrawals,	19,296.63
Fines waived,	23.80
Arrears, January 1, 1896,	4,615.42
Undivided,	77,713.70
Total.	\$149,794.65

ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION. — CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents and 30 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 123,726. In how many series? 69. How often? Monthly.
- 5 How many shares were in force January 1, 1896? 49,902. How many were issued during the year? 24,871. How many were withdrawn, canceled, and not taken during the year? 11,776. How many in force at the close of business, September 30, 1896? 62,997.
- 6 How many shares were pledged or borrowed on September 30, 1896? 10,572.
- 7 How many borrowing members have you? 412 mortgage. Give total number of shares now held by them. 10,572.
- 8 How many non-borrowing members have you? 5,335. Give total number of shares now held by them. 52,425.
- 9 What is the full payment of borrowing member per share per year without premium? \$12.24 or \$8.64.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1 and 75 cents.
- 11 Total admission fees received by the association during the year. None.
- 12 Total amount of admission fees paid by new members during year. — To the association. — To the agents. —
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Only on stock of the association.
- 15 If yes, on what and by what authority? —
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? Local board, local appraiser, or home office.
- 17 In what places have you money loaned? New York, Pennsylvania, District of Columbia, Alexandria, Va., 1 loan each in New Jersey and Maryland.
- 18 How long must a shareholder make payments before he is entitled to borrow? No stated time.
- 19 State number of loans to members. 634. State total amount loaned on first mortgage. \$1,409,081.50. State largest mortgage loan to any one person. \$55,500 on 10 separate properties.
- 20 State number of loans in force on other securities. 222. Total amount of such loans. \$31,649.65.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Fixed, 5 per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month and amount deducted from prepaid stock. Give total amount of expense fund received during year. \$66,951.74. Give balance on hand of expense fund this date. \$11,789.01.

ANGLO-AMERICAN SAVINGS AND LOAN ASSOCIATION. — CONTINUED.

- 24 State salaries, in detail, paid to all connected with the association. President, \$1,200; Vice-President, \$900; Treasurer, \$1,200; Secretary and General Manager, \$6,000; Counsel, \$2,000; office help, \$4,570.
- 25 Are officers under bond? No. In what amount? —
- 26 State total operating expenses for the year. \$26,756.80.
- 27 How are agents paid? Admission fee and renewal interest.
- 28 Give number of agents representing your association. 186.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? All of loan fund. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. —
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 75 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. —
- 31 How many foreclosures did you have in 1896?

OFFICERS AND DIRECTORS.—Thomas L. James, President; A. H. Gilbert, Secretary; Geo. M. Hard, Treasurer; S. Van Wyck, Attorney; John D. Vermeule, P. C. Lounsbury, Chas. Gerding.

STATE OF NEW YORK,)
NEW YORK COUNTY,) ss.

We, Thos. L. James and Geo. M. Hard, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

GEO. M. HARD,
Treasurer.

T. L. JAMES,
President.

Subscribed and sworn to before me, this 10th day of October, 1896.

[SEAL.]

STEPHEN VAN WYCK,
Notary Public, New York County.

CO-OPERATIVE BUILDING BANK,
NEW YORK.

STATEMENT, OCTOBER 3, 1896.

Organized, March 14, 1890. Commenced Business, September 1, 1890.

ASSETS.

Loans on bond and mortgage (face value),		\$972,600.00
Loans on other securities,		53,337.00
Real estate,		94,099.30
Cash on hand, {	Loan fund,	419.28
	Expense fund,	23.23
Cash in bank, {	Loan fund,	52,726.49
	Expense fund,	28.38
Premium, interest, and fines accrued,		11,506.82
Taxes and insurance advanced,		597.18
Total,		<u>\$1,185,337.68</u>

LIABILITIES.

Due installment shareholders,	.	.	.	.	\$930,065.29
Due shareholders, earnings not credited,	.	.	.	.	47,974.46
Balance to be paid out of loans made,	.	.	.	.	8,125.00
Prepaid stock,	.	.	.	.	111,987.99
Accumulating stock,	.	.	.	.	86,715.52
Premiums and interest paid in advance,	.	.	.	.	417.81
Expense account,	.	.	.	.	51.61
Total,	.	.	.	.	\$1,185,337.68

EXPENSE FUND REPORT FOR THE NINE MONTHS ENDING
OCTOBER 3, 1896.

RECEIPTS.

Expense dues,	\$36,069.39
Membership fees,	1,657.25
Appraisement fees,	1,062.30
Redemption fees,	624.00
Sundry receipts,	328.62
Cash on hand January 1, 1896,	537.73
Cash in bank January 1, 1896,	245.04
Total,	\$40,524.33

CO-OPERATIVE BUILDING BANK. — CONTINUED.

DISBURSEMENTS.

Commissions,	\$13,217.77
Membership fees,	1,505.05
Salaries,	13,773.00
Rent,	1,725.03
Traveling expenses,	1,196.70
Postage,	583.00
Printing and stationery,	861.22
Advertising,	261.35
Furniture and office fixtures,	25.00
Legal expenses,	195.25
Sundry disbursements,	2,991.42
Appraisalment fees,	392.50
Interest,	211.72
Expense dues returned,	43.33
Paid account advances by directors,	3,490.38
Cash on hand October 3, 1896,	23.23
Cash in bank October 3, 1896,	28.38
Total,	\$40,524.33

LOAN FUND REPORT FOR THE NINE MONTHS ENDING
OCTOBER 3, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$9,482.57
Subscription on shares,	220,900.70
Mortgages redeemed (in whole or in part),	125,584.86
Other loans redeemed,	6,294.50
Premiums received,	34,404.39
Interest received,	34,586.05
Fines received,	1,832.54
Real estate sold, rents, etc.,	5,912.88
Taxes and insurance repaid,	936.43
Total,	\$439,934.92

DISBURSEMENTS.

Loaned on mortgage,	\$212,625.00
Loaned on other securities,	28,853.00
Paid on withdrawals, dues,	90,436.29
Paid on withdrawals, dividends,	15,332.35
Cash dividends prepaid stock,	5,727.46
Real estate foreclosure expenses,	3,584.59
Improvements, repairs, taxes, etc., on real estate,	2,945.79
Cash on hand,	176.09

CO-OPERATIVE BUILDING BANK. — CONTINUED.

DISBURSEMENTS — CONTINUED.

Cash in bank,	\$52,726.49
Cash in hands of local secretaries,	243.19
Taxes and insurance advanced,	1,556.86
Sundry items,	42.64
Bills payable,	20,000.00
Transferred to expense fund from prepaid and accumulating stock,	5,406.17
Matured stock, weekly,	279.00
Total,	<u>\$439,934.92</u>

EARNINGS ACCOUNT.

Dr.

Undivided profits January 1, 1896,	\$51,852.12
Interest on bank balances and real estate sold,	239.58
Premium, interest, and dues,	74,843.64
Profits on stock withdrawn,	2,064.99
Profits on real estate sold,	913.25
Interest and premiums paid in advance January 1, 1896,	519.86
Interest and premiums in arrears October 3, 1896,	11,506.82
Total,	<u>\$141,940.26</u>

Cr.

Dividends on stock,	\$80,454.51
Interest and premium paid in advance October 3, 1896,	417.81
Interest and premium accrued January 1, 1896,	13,093.48
Undivided profits,	47,974.46
Total,	<u>\$141,940.26</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Both. What amount per share? Weekly, 12 cents per share; monthly, 25, 50, and 75 cents per share.
- 4 How many shares have been issued by your association from date of organization to and including October 3, 1896? 175,189. In how many series? None. How often? —
- 5 How many shares were in force January 1, 1896? 60,134. How many were issued during the nine months? 11,314. How many were withdrawn and canceled during the nine months? 14,232. How many in force at the close of business, October 3, 1896? 57,216.
- 6 How many shares were pledged or borrowed on October 3, 1896?
- 7 How many borrowing members have you? 990. Give total number of shares now held by them. 13,921.

CO-OPERATIVE BUILDING BANK. — CONTINUED.

- 8 How many non-borrowing members have you? — Give total number of shares now held by them. 43,295.
- 9 What is the full payment of borrowing member per share per year without premium? \$8.20, \$11.20, \$14.20, and \$11.44.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.
- 11 Total admission fees received by the association during past nine months. \$1,657.25.
- 12 Total amount of admission fees paid by new members during year? Don't know. To the association. \$1,657.25. To the agents, as reported. \$4,601.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No, except on shares of members.
- 15 If yes, on what and by what authority? Articles of Association and law under which organized.
- 16 On what percentage of valuation do you limit loans? Articles of association prohibit loaning more than 80 per cent. of appraisal value. We are now loaning only about 66 per cent. of appraisal value. How appraised? Loans are appraised by the local boards and also by a private appraiser appointed by the bank.
- 17 In what places have you money loaned? New York, Connecticut, Pennsylvania, Rhode Island, and District of Columbia.
- 18 How long must a shareholder make payments before he is entitled to borrow? At once on borrowers' stock; three months or paid three months' dues in advance on other classes of stock.
- 19 State number of loans to members. 990. State total amount loaned on first mortgage. \$972,600. State largest mortgage loan to any one person. \$55,000.
- 20 State number of loans in force on other securities. 358. Total amount of such loans. \$53,337.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed. All loans made to this date have been at a premium equal to 10 cents per share per week.
- 23 Have you an expense fund? Yes. Of what does it consist? Membership fees; expense dues, \$1 per share per year; redemption and appraisement fees. Give total amount of expense fund received during nine months. \$39,741.56. Give balance on hand of expense fund this date. \$51.61.
- 24 State salaries, in detail, paid to all connected with the association. Secretary, \$2,000; manager of loans and general appraiser, \$2,400; attorney, \$1,200; loan clerk, \$1,000; general bookkeeper, \$1,500; assistant bookkeepers, \$780 and \$520; assistant treasurer and cashier, \$1,200; assistant cashier, \$780; certificate clerk, \$676; one clerk, \$624; stenographers, \$780 and \$728; office boy, \$260; one agent, \$780.

CO-OPERATIVE BUILDING BANK. — CONTINUED.

- 25 Are officers under bond? Yes. In what amount? Secretary, treasurer, and assistant treasurer, \$5,000 each.
- 26 State total operating expenses for the nine months. \$36,727.29.
- 27 How are agents paid? Commission and salary — only one salaried agent.
- 28 Give number of agents representing your association. 12 agents and about 200 local secretaries.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? See remarks. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See remarks. Give particulars briefly. See remarks.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? See remarks. What per cent.? See remarks. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See remarks. Give particulars briefly. See remarks.
- 31 How many foreclosures did you have in 1896? Sixteen foreclosures and five pieces of property transferred to the bank without foreclosure. Three of these pieces of property have been sold.

REMARKS. — From the current receipts of the bank there shall be paid to such withdrawing members holding certificates of installment stock, the amount contributed by such certificate to the loan fund, together with dividends not exceeding an amount equal to interest on such contributions at the rate of 8 per cent. per annum, compounded semi-annually, less any fines that may have accrued prior to the filing of the withdrawal notice.

To withdrawing members holding certificates of prepaid stock there shall be paid \$50 per share, and that portion of the 6 per cent. dividend provided in Article XI which may have accrued and be unpaid at the date of the filing of the withdrawal notice.

To withdrawing members holding certificates of accumulating stock there shall be paid \$50 per share, together with a dividend not exceeding in amount interest computed thereon on at the rate of 6 per cent. per annum, compounded semi-annually from the time of the payment of the purchase price of the stock to the date of the filing of the withdrawal notice.

To members holding certificates for other classes of stock there shall be paid the amounts provided by the regulations applying thereto.

In no case shall the amount paid out in any week upon withdrawals exceed one-third of the cash receipts of the bank for such week, except by vote of the board of directors. Should the applications for withdrawals exceed the amounts herein provided, such applications shall be numbered and paid in order as received. No payment shall be made except on the surrender of the certificate for the shares; such payment shall be made to the owner thereof or his legal representatives.

No part of the membership fee or expense fund shall be returned to withdrawing members.

A fee of 25 cents per share for every share of installment stock withdrawn shall be paid by the owner thereof or deducted from the amount returned to him.

CO-OPERATIVE BUILDING BANK. — CONTINUED.

By-Law No. 5. Under the authority of Article XI of the articles of association, monthly installment shares of the bank may be sold to subscribers, who shall pay a membership fee of \$1 per share, which shall be credited to the expense fund. They shall also pay in advance installments of 75 cents per share per month, beginning on or before the first Monday in the month following the date of the certificate issued to them.

The entire amount of these installments shall be placed in a fund which shall be designated The Monthly Installment Fund. This fund shall be received by the secretary and treasurer subject to the same general provisions as the loan fund, and shall be loaned and invested in the manner provided in Article XVI.

The installments shall be due and payable to the secretary, or to a properly authorized agent of the bank, upon the first Monday of every month except when that day falls on a legal holiday; then on the next day following. Every payment of dues, premium, or interest not made on or before the day on which it falls due shall be subject to a fine of 10 per cent. of the amount in arrears.

The earnings of the monthly installment fund shall be apportioned semi-annually in the manner provided in Article XIII; but an amount equal to 1 per cent. per annum of the par value shall be deducted from the total earnings apportioned to the stock, and credited to the expense fund, the balance of said earnings being applied to mature the stock. When the net amount in the monthly installment fund standing at the credit of any certificate equals \$100 per share, the stock shall be deemed to have matured, and the holder may withdraw and received the face value thereof in cash.

To withdrawing members subject to the general provisions of Article XII, there shall be paid the total amount of the installments received from them, without any deductions except fines that may have accrued prior to the filing of the withdrawing notice. There shall also be paid to them the earnings remaining at the credit of the certificate after deducting the amount herein provided for the expense fund, except that in no case shall the amount of earnings so paid to withdrawing members exceed an amount equal to interest upon their average payments at the rate of 6 per cent. per annum, compounded semi-annually.

The provisions of By-Laws Nos. 2, 3, and 4, as to cancellation for non-payment of dues, fines, etc., and all the general provisions of the articles of association shall apply in like manner to the monthly installment stock, and members holding certificates of this stock shall be governed by the said articles of association as fully as if this by-law were incorporated therein.

By-Law No. 9. Under the authority of Article XI of the articles of association, thirty-day installment shares of the bank may be sold to subscribers, who shall pay a membership fee of \$1 per share, which shall be credited to the expense fund. They shall also pay in advance installments of 50 cents per share per month, beginning on or before the first business day in the month following the date of the certificate issued to them.

From the installments there shall be deducted a sum equal to \$1 per share per annum, which shall be credited to the expense fund. The balance of the installments shall be placed in the loan fund to the credit of the certificates, and

CO-OPERATIVE BUILDING BANK. — CONTINUED.

shall be received and held by the secretary and treasurer, subject to all the general provisions of the articles of association.

The installments shall be due and payable to the secretary, or to a properly authorized agent of the bank, upon the first business day of every month. Installments not paid on or before the fifteenth day of the month in which they fall due, shall be subject to fine, which shall be at the rate of 2 cents per share upon unpledged shares, and at the rate of 6 cents per share upon shares pledged as security for loans, and at the same rate for each half month the installments remain unpaid.

Installments paid when due shall be entitled to dividends beginning with the date when paid. Installments paid at other times shall be entitled to dividends only from the first day of the month following the day when they are paid. Subject to the special provisions of this by-law, dividends shall be apportioned to the thirty-day installment shares in accordance with Article XIII of the articles of association.

When the net amount in the loan fund standing at the credit of any certificate of thirty-day installment shares equals \$100 per share, the stock shall be deemed to have matured, and the holder may withdraw and receive the face value thereof in cash. Members desiring to withdraw before maturity, may do so at any time subject to the general provisions of the articles of association.

To such members there shall be paid the entire amount contributed by them except the membership fee, together with dividends not exceeding an amount equal to interest at the rate of 6 per cent. per annum upon the average amount in the loan fund at the credit of the certificates, compounded semi-annually, less an amount equal to \$1 per share, and any fines that may have accrued prior to the filing of the withdrawal notice; provided the amount so paid shall not exceed the book value of any certificate withdrawn. From the balance, if any, remaining between the net amount paid to the withdrawing member and the book value of the certificates withdrawn, there may be transferred to the expense account any expense dues that may have accrued and be unpaid at the time of withdrawal.

No part of membership fee or expense fund shall be returned to withdrawing members.

The provisions of By-Laws Nos. 2, 3, and 4 as to cancellation for non-payment of dues, fines, etc., and all the general provisions of the articles of association shall apply in like manner to the thirty-day installment stock, and in addition thereto whenever any certificate is subject to fines under the provision of By-Law No. 4, there shall also be deducted and transferred to the expense account the expense dues accrued and unpaid. Members holding certificates of thirty-day installment stock shall also be governed by the articles of association of the Co-operative Building Bank, as fully as if this by-law were incorporated therein.

Members may transfer their shares from the weekly installment stock to the thirty-day installment stock in accordance with By-Law No. 6, and in such case the provisions of that by-law, as to withdrawals before maturity, shall not be applied, but the withdrawal value shall be computed as herein provided.

CUMBERLAND BUILDING-LOAN ASSOCIATION,

CHATTANOOGA, TENN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, June 16, 1892. Commenced Business, October, 1892.

ASSETS.

Loans on bond and mortgage (face value),	\$276,600.00
Loans on other securities,	30,622.38
Real estate (home office),	10,000.00
Cash on hand,	6,478.94
Furniture and fixtures,	1,188.25
Solvent accounts,	3,018.81
Interest and premium, due and secured,	4,328.60
Fines due and secured,	964.65
Indemnity fund, expense reserve,	6,743.45
Common stock securities,	66,300.00
Dividends paid,	21,780.63
Foreclosure account,	1,089.72
Expenses paid,	2,293 16
Total,	<u>\$431,408.59</u>

LIABILITIES.

Due shareholders, due installments paid,	\$178,400.57
Due shareholders, earnings credited,	32,795.32
Due shareholders, earnings not credited,	4,965.20
Savings department,	5,396.50
Common stock,	100,000.00
Unearned premium,	109,851 00
Total,	<u>\$431,408.59</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand September 30, 1895,	\$11,348.63
Subscription on shares,	87,999.60
Mortgages redeemed (in whole or in part),	7,324.37
Other loans redeemed,	5,036.98
Premiums received,	15,131.50
Interest received,	40.91
Fines received,	259.85
Savings department,	5,873.00
Expense receipts,	8,220.52

CUMBERLAND BUILDING-LOAN ASSOCIATION.— CONTINUED.

RECEIPTS. — CONTINUED.

Commissions and fees,	\$4,045.00
Insurance, taxes, and rents,	994.46
Bills payable and agents,	6,917.83
Withdrawal profits,	273.13
Total,	<u>\$153,465.78</u>

DISBURSEMENTS.

Loaned on mortgages,	\$49,588.45
Loaned on other securities,	20,416.81
Paid on withdrawals, dues,	35,297.32
Paid on withdrawals, dividends,	6,945.60
Salaries,	3,406.70
Advertising and printing and office charges,	4,757.87
Collections and incidentals,	3,434.10
Cash on hand,	6,478.94
Commissions,	2,706.45
Dividends paid,	6,121.52
Bills payable, interest, and fees,	9,120.95
Insurance, taxes, and legal fees,	3,808.37
Savings department,	873.00
Furniture and fixtures,	509.70
Total,	<u>\$153,465.78</u>

EARNINGS ACCOUNT.

DR.

Interest and premium,	\$18,851.35
Fines,	646.20
Transfer fees,	23.00
Pass books and initiation,	12,265.52
Withdrawals,	273.13
Interest,	40.91
Total,	<u>\$32,100.11</u>

CR.

Dividends on stock,	\$12,544.29
Salaries,	3,406.70
Home office expenses,	4,757.87
Collections, licenses, etc.,	3,434.10
Commissions,	2,706.45
Undivided profits,	5,250.70
Total,	<u>\$32,100.11</u>

CUMBERLAND BUILDING-LOAN ASSOCIATION.—
CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share, matured? \$100.
- 3 Are your installment payments weekly or monthly. Monthly. What amount per share? Vary with contract.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? 46,891. In how many series? 48. How often? Monthly.
- 5 How many shares were in force January 1, 1896? 14,501. How many were issued during the year? 16,571. How many were withdrawn during the year? 4,252. How many in force at the close of business, December 31, 1895? 15,206.
- 6 How many shares were pledged or borrowed on September 30, 1896? 2,168.
- 7 How many borrowing members have you? 244. Give total number of shares now held by them. 2,168.
- 8 How many non-borrowing members have you? 2,421. Give total number of shares now held by them. 19,172.
- 9 What is the full payment of borrowing member per share per year without premium? Varies with contract.
- 10 Is your admission or membership fee per share or per member? Have none. How much?
- 11 Total admission fees received by the association during year.
- 12 Total amount of admission fees paid by new members during year. \$——
To the association. \$—— To the agents. \$——
- 13 Do you make loans to other than members? Under the law, we may.
- 14 Do you make loans on securities other than first mortgage? No, but we may.
- 15 If yes, on what and by what authority? Law of the state.
- 16 On what percentage of valuation do you limit loans? 60 per cent. How appraised? Local appraisers and secret examiners.
- 17 In what places have you money loaned? West Virginia, Kentucky, Tennessee, Georgia, Arkansas, and Texas.
- 18 How long must a shareholder make payments before he is entitled to borrow? Only one payment.
- 19 State number of loans to members. 244. State total amount loaned on first mortgage. \$197,371.00. State largest mortgage loan to any one person. \$6,000.
- 20 State number of loans in force on other securities. ——— Total amount of such loans.
- 21 What premium plan do you follow? So much per month on each \$100 borrowed?
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Not fixed; average 70 cents.
- 23 Have you an expense fund? Yes. Of what does it consist? Contributions as per contract. Give total amount of expense fund received during year. \$8,220.52. Give balance on hand of expense fund this date. None.

CUMBERLAND BUILDING-LOAN ASSOCIATION. —
CONTINUED.

- 24 State salaries, in detail, paid to all connected with the association. President, \$1,087.00; Vice-President and General Counsel, \$666.70; Secretary, \$1,660.00; Treasurer, \$120.00.
- 25 Are officers under bond? Only the Secretary. In what amount? \$5,000.
- 26 State total operating expenses for the year. \$11,598.67.
- 27 How are agents paid? Commissions.
- 28 Give number of agents representing your association. About 25.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Varies with contract. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly. This association issues stock of three kinds, and many varieties. The common stock cannot be withdrawn. Other classes can be withdrawn at any time on thirty days' notice. Still others can be withdrawn only after one, three, or five years, according to contract, while a third can be withdrawn only after three years.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? — Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly. Free withdrawal stock contributes to the expenses out of its profits. Limited withdrawal stock makes its contributions from its principal, and receives full dividends without expense deduction. During the early years the withdrawal value of the free-withdrawal stock is larger than that of the limited withdrawal stock; after four or five years, the reverse is the case.
- 31 How many foreclosures did you have in 1893? 11. How many since 1893? Three.

OFFICERS AND DIRECTORS.—James D. Roberts, President; James Hayward, Secretary; H. S. Probasco, Treasurer; E. Y. Chapin, Attorney.

STATE OF TENNESSEE, }
HAMILTON COUNTY, } ss.

We, James D. Roberts and James Hayward, President and Secretary of the aforesaid Building-Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

JAMES HAYWARD, *Secretary.*

JAMES D. ROBERTS, *President.*

Subscribed and sworn to before me, this 29th day of October, 1896.

GEORGE GARDENHIRE,
Notary Public.

GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.

WASHINGTON, D. C.

STATEMENT, SEPTEMBER 30, 1896.

Organized, February 15, 1894. Commenced Business, March 15, 1894.

ASSETS.

Loans on bond and mortgage (face value),	\$385,149.54
Loans on shares,	118,295.90
Real estate, acquired by foreclosure,	14,982.39
Cash in bank,	4,664.13
Furniture and fixtures,	3,749.23
Installments due and unpaid, including delinquent interest, pre- mium, and fines,	23,428.26
Stocks and bonds,	17,247.80
Trustee account,	39,951.34
Total,	<u>\$607,468.59</u>

LIABILITIES.

Due shareholders, due installments paid,	\$309,487.79
Due shareholders, due installments paid in advance,	4,390.75
Balance to be paid out of loans made,	19,525.00
Class "A" shares,	250,000.00
Due sundry persons, ledger accounts,	731.19
Undivided profits,	23,338.86
Total,	<u>\$607,468.59</u>

REPORT FOR NINE MONTHS ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$10,679.93
Subscription on shares,	224,540.23
Mortgages redeemed (in whole or in part),	50,900.00
Other loans redeemed,	1,177.00
Premiums received,	9,965.39
Interest received,	13,527.07
Fines received,	663.60
Transfer fees,	67.00
Appraisal fees,	22.00
Membership fees,	26.81
Interest on bank balances,	251.88
Rent account,	60.11
Received on canceled shares,	1,026.18

GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.—CONTINUED.

RECEIPTS — CONTINUED.

Unearned discount,	\$20.21
Advanced by directors for expenses,	2,415.19
Sundry ledger accounts,	825.48
Total,	\$316,168.08

DISBURSEMENTS.

Legal expense,	\$302.91
Furniture and fixtures,	153.02
Renewal commissions to agents,	4,400.43
Sundry expenses,	86.29
Withdrawal expenses,	3,318.17
Discount on advanced payments,	316.74
Dividends,	22,839.97
Real estate acquired by foreclosure,	5,185.07
Withdrawal account (exp. fund deduction earned),	1,707.62
License account,	261.10
Special reports (Mercantile agencies),	110.00
Trustee expense,	103.00
Stocks and bonds,	13,247.80
Trustee account,	656.65
Profit account,	730.50
Library account,	13.75
Sundry ledger accounts,	1,077.13
Loaned on mortgages,	186,014.54
Loaned on shares,	10,227.90
Paid on withdrawals, dues,	46,445.63
Paid on withdrawals, interest,	782.47
Salaries,	5,690.59
Advertising and printing,	1,523.09
Rent,	705.00
Cash in bank, Hanover National Bank, New York; Washington Loan and Trust Company,	4,814.92
Agents' commission,	1,971.50
Postage, telegraph, and express,	640.51
Commission paid local collectors,	1,906.28
Traveling expenses,	935.50
Total,	\$316,168.08

EARNINGS ACCOUNT.

DR.

Interest,	\$13,527.07
Premium,	9,965.39
Fines,	663.60

GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.—CONTINUED.

EARNINGS ACCOUNT — DR. — CONTINUED.

Transfer fees,	\$67.00
Membership fees,	26.81
Appraisal fees,	22.00
Delinquent interest, premium, and fines due and collectible, .	13,456.59
Interest on bank balances,	251.88
Received from canceled shares,	1,026.18
Rents, \$60.11; unearned discount, \$20.21,	80.32
Expense receipts, members' shares,	20,378.91
Advanced by directors for expenses,	2,584.85
Expense fund balance, January 1, 1896,	269.49
Total,	<u>\$62,320.09</u>

CR.

Legal expense,	\$302.91
Furniture and fixtures,	153.02
Sundry expenses,	86.29
Trustee expense,	103.00
Withdrawal expense,	3,318.17
License account,	261.10
Library account,	13.75
Special reports (Mercantile agencies),	110.00
Sundry ledger accounts (expense fund),	1,077.13
Undivided profits,	12,593.73
Balance on hand, expense fund, September 30, 1896,	150.79
Dividends on stock,	22,839.97
Withdrawals,	782.47
Discount on advanced payments,	316.74
Profit account,	730.50
Withdrawal account (expense fund deduction earned),	1,707.62
Salaries,	5,690.59
Rents,	705.00
Advertising and printing,	1,523.09
Commissions (renewals, collectors, and agents),	8,278.21
Postage, telegraph, and express,	640.51
Traveling expense,	935.50
Total,	<u>\$62,320.09</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 75 cents and 50 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 79,867½. In how many series? 31. How often? Each month.

GUARANTEE SAVINGS, LOAN, AND INVESTMENT COMPANY.—CONTINUED.

- 5 How many shares were in force January 1, 1896? 25,153. How many were issued during the year? 25,873½. How many were withdrawn during the year? 7,627. How many in force at the close of business, September 30, 1896? 37,788½.
- 6 How many shares were pledged or borrowed on September 30, 1896? 3,796.
- 7 How many borrowing members have you? 310. Give total number of shares now held by them. 4,240.
- 8 How many non-borrowing members have you? 3,679. Give total number of shares now held by them. 33,548½.
- 9 What is the full payment of borrowing member per share per year without premium? \$1.00 on 50 cent stock, \$1.25 on 75 cent stock.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.00.
- 11 Total admission fees received by the association during year. \$26.81.
- 12 Total amount of admission fees paid by new members during year. Impossible to tell, collected by agents. To the association. —. To the agents. —.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority? —.
- 16 On what percentage of valuation do you limit loans? 50 to 60 per cent. How appraised! Personal appraisal and through mercantile agencies.
- 17 In what places have you money loaned? Virginia, South Carolina, Pennsylvania, Connecticut, Texas, West Virginia, Maryland, and New Jersey.
- 18 How long must a shareholder make payments before he is entitled to borrow? At least one month.
- 19 State number of loans to members. 310. State total amount loaned on first mortgage. \$385,149.54. State largest mortgage loan to any one person. \$50,000.
- 20 State number of loans in force on other securities. —. Total amount of such loans. —.
- 21 What premium plan do you follow? Running monthly premium.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 6 per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? 12 cents per month per share on Class "B" shares; 7 cents per month per share on Class "C" shares; \$3.00 per share per year on Classes "D" and "E" shares; \$3.00 per share for first year, and \$1.50 per year thereafter on prepaid shares. Give total amount of expense fund received during year. \$20,494.72. Give balance on hand of expense fund this date. \$150.73.
- 24 State salaries, in detail, paid to all connected with the association. Secretary and Treasurer, \$300 per month; Attorney, \$125 per month; Cashier, \$100 per month; 3 clerks, \$150 per month; 1 stenographer, \$30 per month; office boy, \$15 per month.

GUARANTEE SAVINGS. LOAN, AND INVESTMENT
COMPANY.—CONTINUED.

- 25 Are officers under bond? Yes. In what amount? Secretary and Treasurer, \$10,000; Cashier, \$5,000.
- 26 State total operating expenses for the year. \$22,121.14.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. Including local agents.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes, after 12 monthly payments. What per cent. Full amount. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. —.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? 6 per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. SEC. 14. Any member wishing to withdraw his certificate may be allowed to do so after the same has been in force one year by giving thirty days' written notice to the principal office, except the fully paid Class "E" certificates, which may be withdrawn at any time after thirty days' notice, and installment certificates as provided for in Sec. 15; but the company shall not be required to pay to withdrawing members more than one-half of the net receipts of any one month. SEC. 15. Installment certificates may be withdrawn at any time upon thirty days' written notice to the principal office after certificate has been in force twelve months and twelve monthly payments have been made, if the holder thereof is in good standing, and shall be entitled to receive the amount paid thereon, together with interest at the rate of six per cent. per annum, seven per cent. per annum after three years, and eight per cent. per annum after five years and before maturity.
- 31 How many foreclosures did you have in 1896? Three.

OFFICERS AND DIRECTORS.—T. W. Synnott, President; Thos. H. Whitney, Secretary and Treasurer; S. R. Ireland, Attorney.

DISTRICT OF COLUMBIA, }
CITY OF WASHINGTON, } ss.

I, Thomas H. Whitney, Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

THOMAS H. WHITNEY, *Treasurer.*

Subscribed and sworn to before me, this 30th day of October, 1896.

CHAS. S. MUIR, *Notary Public.*

MERCANTILE CO-OPERATIVE BANK.

NEW YORK.

STATEMENT, SEPTEMBER 30, 1896.

Organized, October, 1889. Commenced Business, November 1, 1889.

ASSETS.

Loans on bond and mortgage, and trust deeds (face value),	\$600,774.71
Loans on other securities,	15,671.96
Real estate and betterments,	50,079.01
Cash on hand and in bank,	5,692.69
Furniture and fixtures,	4,809.69
Bills receivable,	16,334.97
Interest due and secured,	8,563.99
Premium due and secured,	8,563.98
Insurance premiums and taxes, secured,	5,882.33
Savings bank boxes,	2,044.40
Total,	\$718,417.73

LIABILITIES.

Due shareholders, due installments paid and obligations assumed,	\$659,249.09
Balance to be paid out of loans made,	12,320.00
Surplus,	46,848.64
Total,	\$718,417.73

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand October 1, 1895,	\$4,286.85
Subscription on shares,	158,049.00
Mortgages redeemed (in whole or in part),	34,603.63
Other loans redeemed,	6,931.25
Premiums received,	18,538.45
Interest received,	25,048.83
Fines received,	656.43
Rents,	1,336.62
Insurance premiums and taxes,	1,087.25
Commissions,	876.44
Redemption fees, transfer, and withdrawal fees,	92.60
Total,	\$251,507.35

MERCANTILE CO-OPERATIVE BANK. — CONTINUED.

DISBURSEMENTS.

Loaned on mortgages and trust deeds,	\$98,547.27
Loaned on other securities, shares,	10,201.71
Paid on withdrawals, dues,	58,078.77
Paid on withdrawals, dividends,	31,663.76
Salaries,	7,414.51
Advertising and printing,	2,514.58
Rent,	2,826.63
Cash on hand and in bank,	5,692.69
Insurance premiums and taxes,	4,310.36
Bills receivable,	14,402.33
Commissions,	12,427.81
Traveling, furniture,	957.92
Legal expenses, sundry,	2,469.01
Total,	<u>\$251,507.35</u>

EARNINGS ACCOUNT.

DR.

Balance,	\$37,131.17
Interest,	33,612.82
Premium,	27,102.43
Fines,	656.43
Transfer fees, redemption and withdrawal fees,	92.60
Commissions,	876.44
Rents,	1,336.62
Total,	<u>\$100,808.51</u>

CR.

Dividends on stock,	\$25,663.76
Commissions,	12,427.81
Advertising, printing, and postage,	2,514.58
Legal expense,	1,142.50
Salaries,	7,414.51
Rent,	2,826.63
Traveling,	643.57
Sundry,	1,326.51
Surplus,	46,848.64
Total,	<u>\$100,808.51</u>

MERCANTILE CO-OPERATIVE BANK. — CONTINUED.

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? A, \$200; B, \$100; E, \$100; F, \$150; H, \$100; I, \$100; J, \$25.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? \$1.00, 50 cents, 25 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 113,802. In how many series? — How often? —
- 5 How many shares were in force October 1, 1895? 38,734. How many were issued during the year? 23,658. How many were withdrawn during the year? 8,154. How many in force at close of business, September 30, 1896? 54,238.
- 6 How many shares were pledged or borrowed on September 30, 1896? 5,498.
- 7 How many borrowing members have you? 297. Give total number of shares now held by them. 5,498.
- 8 How many non-borrowing members have you? 2,364. Give total number of shares now held by them. 48,740.
- 9 What is the full payment of borrowing member per share per year without premium? 6 per cent. and dues.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.
- 11 Total admission fees received by the association during year. —
- 12 Total amount of admission fees paid by new members during year. \$—
To the association. \$— To the agents. \$—
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes; trust deeds and blanket mortgages.
- 15 If yes, on what and by what authority? Articles of association.
- 16 On what percentage of valuation do you limit loans? Determined by board of appraisers. How appraised? Special appraisers, local boards, and commercial agencies.
- 17 In what places have you money loaned? Alabama, Morgan; Arkansas, Monroe; Connecticut, Fairfield, Hartford, Litchfield, Middlesex, New Haven, and Windham; Kansas, Cherokee and Sedgwick; New Jersey, Bergen, Essex, Hudson, Middlesex, Monmouth, Union, and Somerset; Nebraska, Hall and Lancaster; New York, Albany, Broome, Delaware, Dutchess, Kings, New York, Orange, Otsego, Queens, Richmond, Rensselaer, Saratoga, Schenectady, Steuben, Ulster, Washington, Westchester; Pennsylvania, Dauphin, Erie, Luzerne, and Lackawanna; Tennessee, Sullivan and Washington; Texas, Taylor; Vermont, Bennington; Virginia, Page and Roanoke.
- 18 How long must a shareholder make payments before he is entitled to borrow? No limit.
- 19 State number of loans to members. 297. State total amount loaned on first mortgage and trust deeds. \$600,774.71. State largest mortgage loan to any one person. \$4,000.

MERCANTILE CO-OPERATIVE BANK.—CONTINUED.

- 20 State number of loans in force on other securities. 78. Total amount of such loans. \$15,671.96.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. Fixed; average, 6 per cent.
- 23 Have you an expense fund? Yes. Of what does it consist? Contributions by members. Give total amount of expense fund received during year. \$28,296.11. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. Clerks, \$4.50 to \$25 per week each; Actuary and Treasurer, \$450 each; Counsel, \$1,200 per year.
- 25 Are officers under bond? Yes. In what amount? \$2,000.
- 26 State total operating expenses for the year. \$28,296.11.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. 20.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Varies. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Both. Give particulars briefly. After 12 monthly payments 6 per cent. from earnings.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? From 5 per cent. to 8 per cent. Does such per cent. vary according to amount paid on stock and according to length of time since date of issue? Yes. Give particulars briefly. Different classes; prepaid according to amount; installment according to time.
- 31 How many foreclosures did you have in 1896? None.

OFFICERS AND DIRECTORS. — J. W. Newbery, President; A. L. Chatterton, Secretary; A. M. Pentz, Treasurer; John Frankenheimer, Attorney.

STATE OF NEW YORK, }
NEW YORK COUNTY, } ss.

We, J. W. Newbery and A. M. Pentz, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

J. W. NEWBERY, *President.*

A. M. PENTZ, *Treasurer.*

Subscribed and sworn to before me, this 23d day of October, 1896.

T. J. BANNON,
Notary Public.

THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION.

ATLANTA, GA.

STATEMENT, SEPTEMBER 30, 1896.

Organized April 1, 1891. Commenced Business, April 1, 1891.

ASSETS.

Loans on bond and mortgage (face value),	\$295,597.48
Loans on other securities,	23,296.90
Real estate, foreclosures,	13,793.86
Cash in bank,	3,050.79
Furniture and fixtures,	1,000.50
Installments due and unpaid,	31,457.35
Bills receivable,	925.00
Insurance premiums,	1,266.56
Accounts,	9,593.31
Total,	<u>\$379,981.75</u>

LIABILITIES.

Due shareholders, due installments paid,	\$261,969.58
Due shareholders, due installments paid in advance,	4,579.87
Due shareholders, earnings not credited,	57,021.70
Borrowed money,	11,000.00
Prepaid and debenture stock,	45,300.00
Accounts,	110.60
Total,	<u>\$379,981.75</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand September 30, 1895,	\$3,410.32
Subscription on shares,	140,464.10
Mortgages redeemed (in whole or in part),	13,985.25
Other loans redeemed,	10,944.78
Premiums received,	13,436.83
Interest received,	13,436.84
Fines received,	1,086.85
Prepaid and debenture stock,	20,150.00
Bills payable,	6,000.00
Real estate rent,	209.47
Accounts,	4,340.65
Withdrawal, transfer, and attorney fees, etc.,	764.83
Total,	<u>\$228,229.92</u>

THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION. — CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$124,975.88
Loaned on other securities,	20,773.00
Paid on withdrawals, dues,	24,598.50
Paid on withdrawals, dividends,	7,519.98
Salaries and commissions,	19,580.93
Advertising and printing, etc,	3,514.83
Rent,	635.00
Cash in bank,	3,050.79
Other disbursements in detail, viz., lapsed stock,	1,744.00
Real estate,	10,394.58
Bills receivable,	925.00
Taxes,	1,198.11
Furniture and fixtures,	309.54
Insurance premiums,	1,266.56
Accounts,	7,743.22
Total,	<u>\$228,229.92</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$13,715.38
Premium,	13,715.38
Fines,	1,144.85
Lapsed stock,	4,348.50
Real estate rent,	10.00
Total,	<u>\$32,934.11</u>

CR.

Dividends on stock,	\$7,176.29
Interest on borrowed money,	447.69
Discount,	83.25
Taxes,	1,005.39
Expenses prepaid and debenture stock,	1,383.28
Balance,	22,838.21
Total,	<u>\$32,934.11</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.00.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents.

THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 4 How many shares have been issued by your association from date of organization to and including December 31, 189 ? 45,268. In how many series? 66. How often? Every month.
- 5 How many shares were in force September 30, 1896? How many were issued during the year? 12,377. How many were withdrawn during the year? How many in force at the close of business September 30, 1896. 25,376.
- 6 How many shares were pledged or borrowed on September 30, 1896? 5,501.
- 7 How many borrowing members have you? 474. Give total number of shares now held by them. 5,501.
- 8 How many non-borrowing members have you? 3,755. Give total number of shares now held by them. 19,875.
- 9 What is the full payment of borrowing member per share per year without premium? \$13.20.
- 10 Is your admission or membership fee per share or per member. Per share. How much. \$1.00.
- 11 Total admission fees received by the association during year. None. All paid to agents.
- 12 Total amount of admission fees paid by new members during year. \$12,377.00. To the association. None. To the agents. \$12,377.00.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? No.
- 15 If yes, on what and by what authority? —.
- 16 On what percentage of valuation do you limit loans? 50 per cent. as a rule. How appraised? By local boards, Bradstreet and Dunn.
- 17 In what places have you money loaned? North Carolina, South Carolina, Georgia, Florida, Alabama, and Texas.
- 18 How long must a shareholder make payments before he is entitled to borrow? Three months.
- 9 State number of real estate loans to members. 307. State total amount loaned on first mortgage. \$295,597.48. State largest mortgage loan to any one person. \$5,000.00.
- 20 State number of loans in force on other securities. 167. Total amount of such loans. \$23,296.90.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 4 per cent. in Texas, 6 per cent. all other states.
- 23 Have you an expense fund? Yes. Of what does it consist? 10 cents per share per month. Give total amount of expense fund received during year. \$28,505.59. Give balance on hand of expense fund this date. None.
- 24 State salaries, in detail, paid to all connected with the association. Seven Directors, \$60.00 each per month; two Advisory Directors, \$30.00 each per month; President, \$40.00 per month; General Manager and Secretary, \$125.00 per month; Treasurer, \$25.00 per month; Manager of Loans,

THE NATIONAL RAILWAY BUILDING AND LOAN ASSOCIATION. — CONTINUED.

\$25.00 per month; Assistant General Manager, \$100.00 per month; Assistant Secretary, \$65.00 per month; Clerk Legal Department, \$75.00 per month; Stenographer, \$50.00.

- 25 Are officers under bond? Yes. In what amount? \$1,000.00.
- 26 State total operating expenses for the year. \$29,032.25.
- 27 How are agents paid? Commissions.
- 28 Give number of agents representing your association. 4 General, 7 Special, 28 Local.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? Class "A," 50 cents per share; Class "B," 60 cents per share; prepaid \$50.00 per share. Does such per cent. vary according to amount paid on stock or according to the length of time since date of issue? No. Give particulars briefly. —.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent. Class "A," 6 per cent. after 2 years, and full earnings after 3 years. Class "B," 6 per cent. after 2 years, 7 per cent. after 3 years, and 8 per cent. after 4 years. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Length of time since date of issue? Give particulars briefly. —.
- 31 How many foreclosures did you have in 1896? Ten.

OFFICERS AND DIRECTORS. — President, W. H. Hulsey; Secretary, D. B. Stancliff; Treasurer, Edw. S. Pratt; Attorney, J. M. Bateman; Vice-President, J. M. Stevens; Directors, Jos. H. Johnson, F. M. Boston.

STATE OF GEORGIA, }
FULTON COUNTY, } ss.

We, W. H. Hulsey and Jos. H. Johnson, President and Assistant Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

W. H. HULSEY, *President.*

J. H. JOHNSON, *Assistant Treasurer.*

Subscribed to and sworn to before me, this 29th day of October, 1896.

E. W. MONTEITH, *Notary Public.*

Fulton County, Georgia.

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

NEW YORK, N. Y.

STATEMENT, SEPTEMBER 30, 1896.

Organized, June 27, 1889. Commenced Business, July 1, 1889.

ASSETS.

Loans on bond and mortgage (face value),	\$1,337,864.00
Loans on other securities,	45,785.00
Real estate acquired by foreclosure,	86,932.80
Cash on hand,	\$2,516.51
Cash due bank,	413.85— . 2,102.66
Installments due and unpaid,	79,718.55
Interest due and unpaid,	\$16,638.57
Additional dues unpaid,	12,718.19— 29,356.76
Foreclosure in process,	3,771.89
Agents, Treasurer, etc., secured,	1,468.87
Property sold, acquired by foreclosure (bond and mortgage, 5 and 6 per cent.),	13,101.35
Total,	\$1,600,101.88

LIABILITIES.

Due shareholders, due installments paid,	\$1,047,870.53
Due shareholders, due installments paid in advance,	12,621.47
Due shareholders, earnings credited,	225,449.46
Due shareholders, earnings not credited,	102,419.26
Balance to be paid out of loans made,	31,750.00
Surplus,	39,717.00
Interest and additional dues advanced,	672.40
Due borrowers on reduced shares, etc.,	8,111.64
Rentals for real estate,	1,059.52
Prepaid and paid-up shares,	130,430.60
Total,	\$1,600,101.88

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

REPORT FOR NINE MONTHS ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$4,527.33
Subscription on shares,	229,242.40
Mortgages redeemed (in whole or in part),	127,998.01
Other loans redeemed (shares of association),	15,811.00
Premiums received (additional dues),	35,854.06
Interest received,	45,012.17
Fines received,	2,160.50
Dues advanced,	20,412.07
Interest and additional dues advanced,	1,376.33
Prepaid and paid-up shares,	71,448.25
Appraisement (\$551) and withdrawal fees, \$117,	668.00
Rentals, \$6,623.58; interest account, \$14,915.39; sundry, \$2,460.44	23,999.41
Reserve fund,	47,351.12
Total,	\$625,860.65

DISBURSEMENTS.

Loaned on mortgages,	\$363,034.00
Loaned on other securities (shares),	22,269.00
Paid on withdrawals, dues,	119,127.97
Paid on withdrawals, dividends,	10,682.37
Salaries, office, \$3,190.82; officers, \$5,650.30,	8,841.12
Advertising and printing,	613.60
Rent,	1,608.35
Cash on hand,	2,102.66
Foreclosure,	1,804.78
Paid-up shares withdrawn (\$11,166.53) and redeemed (\$26,275.42),	37,441.95
Real estate, repairs, taxes, etc.,	2,407.96
Interest, \$14,775.92; dues returned, \$1,995.48, etc.,	16,771.40
Additional receipts, reserve fund,	39,155.49
Total,	\$625,860.65

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

EARNINGS ACCOUNT.

DR.

Interest accrued,	\$55,420.36
Premium (additional dues) accrued,	43,404.82
Fines,	2,159.85
Fees, withdrawal,	117.00
Appraisement,	346.00
Balance reapportionment account,	8,447.07
Withdrawal discounts,	91.82
Profit and loss balance,	2,137.83
Total,	<u>\$112,124.75</u>

CR.

Dividends on stock (added series),	\$86.37
Profit and loss account,	2,347.35
Cancellation account,	38.16
Discount and dues,	705.94
Interest, paid-up shares,	4,382.28
Profits, returned paid-up shares not apportioned,	2,145.39
	<u>\$9,705.49</u>
Balance not apportioned,	102,419.26
Total,	<u>\$112,124.75</u>

- 1 Is the plan of your association permanent, serial, or terminating? Serial, permanent.
- 2 What is the par value of stock per share matured? \$100.00.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60, 40, 30, and 20 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 143,764. In how many series? 87. How often? Monthly.
- 5 How many shares were in force January 1, 1896? 64,841½. How many were issued during the year? 12,712. How many were withdrawn, canceled, and redeemed during the year? 9,532½. How many in force at the close of business, September 30, 1896? 68,021.
- 6 How many shares were pledged or borrowed on September 30, 1896? 13,720; bond and mortgage stock, 425 (estimated).
- 7 How many borrowing members have you? 1,750 (estimated). Give total number of shares now held by them? 15,000 (estimated).
- 8 How many non-borrowing members have you? 5,250 (estimated). Give total number of shares now held by them. 53,021 (estimated).
- 9 What is the full payment of borrowing member per share per year without premium? \$7.20, \$4.80, \$3.60, \$2.40.

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

- 10 Is your admission or membership fee per share or per member? None.
How much? —.
- 11 Total admission fees received by the association during year. —.
- 12 Total amount of admission fees paid by new members during year. —. To the association. —. To the agents. —.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? Shares of association, Articles of association.
- 16 On what percentage of valuation do you limit loans? 75 per cent. How appraised? Local appraisers (members) and confidential reports from special agents.
- 17 In what places have you money loaned? New York, New Jersey, Pennsylvania, South Dakota, Michigan, Connecticut, and Virginia.
- 18 How long must a shareholder make payments before he is entitled to borrow? Four months.
- 19 State number of loans to members. 1,427. State total amount loaned on first mortgage. \$1,351,899.00. State largest mortgage loan to any one person. \$27,300.00.
- 20 State number of loans in force on other securities. 361. Total amount of such loans. \$45,785.00.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 40 cents, not to exceed 50 cents, per share per month.
- 23 Have you an expense fund? No. Of what does it consist? —. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.
- 24 State salaries, in detail, paid to all connected with the association. Office, \$3,190.82; President and Manager, \$3,347.21; Secretary, \$1,325.00; Treasurer, \$643.00; Directors, \$235.00; Actuary, \$100 — \$5,650.30.
- 25 Are officers under bond? President and Manager. In what amount? \$10,000.
- 26 State total operating expenses for the year. \$30,095.27.
- 27 How are agents paid? Commission, dues received.
- 28 Give number of agents representing your association. 25.
- 29 Can payments on stock be withdrawn before maturity of stock? —. What per cent.? —. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly. This certificate is withdrawable under the following conditions: "Any member may, after one year, withdraw from any funds applicable to such purpose one or more of his unpledged installment shares, issued after March 9, 1896, and not in arrears, by surrendering his certificate, and giving thirty days' notice in writing to the secretary, when he will be entitled to receive the amount paid as monthly dues, with six per cent. interest for the average time such payments have been with the association, to the date of filing such notice, less a with-

NEW YORK MUTUAL SAVINGS AND LOAN ASSOCIATION.

— CONTINUED.

drawal fee as follows : After one year to the end of the second year, \$1.50 per share; after two years to the end of the third year, \$1.25 per share; after three years to the end of the fourth year, \$1.00 per share; after four years to the end of the fifth year, \$0.50 per share; after five years no withdrawal fee shall be charged. Installment shares paying sixty cents dues may be withdrawn after eight years, when they shall receive the amount paid to the loan fund as monthly dues and all profits apportioned to same."

- 30 Can dividends credited to stock be withdrawn before maturity of stock? — What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? — Give particulars briefly. See answer to Question 29.
- 31 How many foreclosures did you have in 1896? 19.

REMARKS.— Operating expenses :

Office salaries,	\$3,190.82	
Officers' salaries,	5,650.30—	\$8,841.12
Advertising,	3.45	
Printing,	610.15—	613.60
Rent,		1,608.35
Agents,		8,968.15
Office stationery, etc.,	\$1,391.95	
Office furniture,	464.25	
Postage,	511.23	
Valuable book,	64.25—	2,431.68
Officers' traveling,		266.40
Attorneys,		2,144.17
Collections by local treasurer,		5,221.80
		<hr/> \$50,095.27

OFFICERS AND DIRECTORS.— T. S. Johnson, President and General Manager; E. B. Rollins, 1st Vice-President; E. C. Dillingham, 2d Vice-President; W. N. Ridge, Secretary and Manager of Agents; A. Trowbridge, Treasurer; Hon. E. V. Loew, A. Schoellkoff, John H. Washburn, James P. Dickson, Hon. John B. Riley, W. H. Wells, W. W. Glover.

STATE, CITY, AND COUNTY OF NEW YORK, ss.

We, T. S. Johnson and A. Trowbridge, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true, to the best of our knowledge and belief.

T. S. JOHNSON, *President*.

A. TROWBRIDGE, *Treasurer*.

Subscribed and sworn to before me, this 25th day of November, 1896.

[SEAL.]

PERCY L. KLOCK,
Notary Public, New York County.

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION.

NEW YORK CITY.

STATEMENT, SEPTEMBER 30, 1896.

Organized, January 13, 1890. Commenced business, January 13, 1890.

ASSETS.

Loans on bond and mortgage (face value),	\$1,089,200.00
Loans on other securities,	13,760.05
Real estate,	51,656.22
Bills receivable,	4,985.00
Cash in bank,	3,125.79
Furniture and fixtures,	2,381.51
Installments due and unpaid,	73,658.35
Coupon discount,	667.00
Uncompleted loans,	3,928.95
Real estate taxes,	221.90
Insurance,	354.21
Foreclosure account,	205.50
C. R. Vance bond,	250.00
Total,	<u>\$1,244,394.48</u>

LIABILITIES.

Due shareholders, due installments paid,	\$336,440.20
Due shareholders, due installments paid in advance,	8,124.64
Due shareholders, earnings credited,	123,035.01
Due shareholders, earnings not credited,	12,135.44
Surplus,	5,980.85
Due shareholders, prepaid,	208,435.00
Due shareholders, full paid,	33,800.00
Unearned premiums,	442,619.90
Installments due and unpaid,	73,658.35
Expense fund,	165.09
Total,	<u>\$1,244,394.48</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$4,339.45
Subscription on shares,	150,715.97
Mortgages redeemed (in whole or in part),	10,700.00
Other loans redeemed,	7,193.45

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION. — CONTINUED.

RECEIPTS — CONTINUED.

Premiums received,	\$26,581.06
Interest received,	18,829.86
Fines received,	3,926.82
Bills receivable,	289.65
Transfer fees,	149.06
Withdrawal fees,	514.80
Uncompleted loan returned,	5,216.40
Rents,	601.46
Real estate sold,	3,508.34
Expense fund income,	31,099.22
Total,	<u>\$263,665.54</u>

DISBURSEMENTS.

Loaned on mortgages,	\$134,656.08
Loaned on other securities,	9,562.50
Paid on withdrawals, dues,	51,340.85
Paid on withdrawals, dividends,	21,023.04
Salaries,	14,005.17
Advertising and printing,	1,872.13
Rent,	1,500.03
Uncompleted loans,	3,928.95
Cash in bank,	3,125.79
Matured stock,	1,700.00
Agents' commissions,	8,368.76
Making collections,	2,325.93
Postage,	353.39
State taxes,	323.55
Traveling expenses,	731.41
Coupon account,	1,100.00
Special account, McLaughlin,	32.04
Real estate account, disbursed for repairs, insurance taxes, fore- closure, costs etc.,	5,642.87
Sundries,	1,795.30
Total,	<u>\$263,665.54</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$21,623.16
Premium,	21,378.51
Fines,	3,004.65
Transfer fees,	167.56
Withdrawal fees,	570.90
Expense fund income,	31,099.22
Total,	<u>\$77,844.00</u>

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION. — CONTINUED.

CR.

Dividends on stock, May 31, 1896,	\$33,276.00
Banking department,	277.75
Salaries and rent,	15,505.20
Advertising, printing, and making calls,	4,198.06
Agents' commissions,	8,368.76
Postage, traveling expenses, attorney's account, and sundry expenses,	2,972.14
Undivided earnings,	12,794.19
Taxes,	451.86
Total,	<u>\$77,844.00</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What
amount per share? 60 cents, A, 35 cents, B.
- 4 How many shares have been issued by your association from date of organ-
ization to and including Sept. 30, 1896? 80,583. In how many series?
80. How often? Monthly.
- 5 How many shares were in force January 1, 1896? 31,450. How many were
issued during the year? 12,600. How many were withdrawn during
the year? 2,943. How many in force at the close of business, Septem-
ber 30, 1896? 37,844.
- 6 How many shares were pledged or borrowed on September 30, 1896? 11,352.
- 7 How many borrowing members have you? 540. Give total number of
shares now held by them? 12,382.
- 8 How many non-borrowing members have you? 3,537. Give total number
of shares now held by them. 25,462.
- 9 What is the full payment of borrowing member per share per year without
premium? \$10.20.
- 10 Is your admission or membership fee per share or per member? Have none.
How much? —.
- 11 Total admission fees received by the association during year. —.
- 12 Total amount of admission fees paid by new members during year. \$——.
To the association. \$——. To the agents. \$——.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what and by what authority? Members' stock. By-laws.
- 16 On what percentage of valuation do you limit loans? 50 per cent. How
appraised? By selected appraisers.

NEW YORK NATIONAL BUILDING AND LOAN ASSOCIATION. — CONTINUED.

- 17 In what places have you money loaned? *New York*: Genesee, Livingston, Erie, Schenectady, Niagara, Kings; *Pennsylvania*: Venango, Luzerne, Armstrong, Schuylkill, Allegheny, Carbon, Northumberland, Blair, Columbia, Crawford, Forest, Warren, Westmoreland, Washington, Fayette, Mercer, Beaver, Clearfield; *Alabama*: Jefferson, Mobile, Dallas, Washington; *Texas*: Johnson, Hunt, Dallas, Wichita, Cook, Grayson, Parker; *Tennessee*: Hamilton, Sullivan; *Kentucky*: Barren; *Iowa*: Osceola; *Virginia*: Roanoke; *Connecticut*: Fairfield.
- 18 How long must a shareholder make payments before he is entitled to borrow? Three months.
- 19 State number of loans to members. 540. State total amount loaned on first mortgage. \$1,089,200. State largest mortgage loan to any one person. \$30,000.
- 20 State number of loans in force on other securities. 99. Total amount of such loans. \$13,760.05.
- 21 What premium plan do you follow? Fixed.
- 20 If premium fixed, state amount; if not fixed, state average premium and extremes. \$50 per share.
- 23 Have you an expense fund? Yes. Of what does it consist? 10 cents on A, 5 cents on B, 10 cents on prepaid, 5 cents on full-paid. Give total amount of expense fund received during year. \$31,099.22. Give balance on hand of expense fund this date. \$165.09.
- 24 State salaries, in detail, paid to all connected with the association. President, \$5,709; Secretary, \$4,459; Attorney, \$816.20; Assistant Secretary, \$1,754.97; Clerks, \$1,266. Total, \$10,005.17.
- 25 Are officers under bond? Yes. In what amount? \$20,000.
- 26 State total operating expenses for the year. \$31,321.91.
- 27 How are agents paid? Out of expense fund.
- 28 Give number of agents representing your association? 40.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? 50 cents of each 60 cents on A; 30 cents of each 35 cents on B; less \$1 per share with fee. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? No. Give particulars briefly. —.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? All. Does such per cent. vary according to amount paid on stock, or according to length of time since date of issue? —. Give particulars briefly? —.
- 31 How many foreclosures did you have in 1896? 5.

BANKS OF DEPOSIT: Seaboard National Bank, 18 Broadway; New York Security and Trust Company, 46 Wall Street.

OFFICERS AND DIRECTORS. — W. F. Thompson, President; W. C. Marsh, Secretary; W. C. Marsh, Treasurer; W. G. Havens, Attorney.

NEW YORK NATIONAL BUILDING AND LOAN
ASSOCIATION. — CONTINUED.

STATE OF NEW YORK, {
NEW YORK COUNTY, } ss.

We, W. F. Thompson and W. C. Marsh, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

W. F. THOMPSON, *President.*

W. C. MARSH, *Treasurer.*

Subscribed and sworn to before me, this 19th day of October, 1896.

GEO. A. McDERMOTT,
Notary Public, New York City and County.

REPUBLIC SAVINGS AND LOAN ASSOCIATION, NEW YORK, N. Y.

STATEMENT, SEPTEMBER 30, 1896.

Organized, January 20, 1890. Commenced Business, May 31, 1890.

ASSETS.

Loans on bond and mortgage (face value),	\$243,375.21
Loans on other securities,	10,380.12
Real estate,	19,200.00
Cash on hand,	3,372.71
Cash in bank,	1,080.81
Furniture and fixtures,	1,250.00
Installments due and unpaid,	5,067.94
Accounts,	499.33
Total,	<u>\$284,226.12</u>

LIABILITIES.

Due shareholders, due installments paid,	\$158,105.68
Due shareholders, due installments paid in advance,	12,250.00
Due shareholders, earnings credited,	13,891.09
Due on purchased real estate,	5,500.00
Balance to be paid out of loans made,	17,655.25
*Surplus,	10,634.99
Accounts,	554.17
Prepaid stock,	1,459.41
Interest-bearing stock,	60,495.34
Bank stock,	3,680.19
Total,	<u>\$284,226.12</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand October 1, 1895,	\$4,009.92
Subscription on shares,	143,269.90
Mortgages redeemed (in whole or in part),	15,974.79
Other loans redeemed,	2,261.63
Premiums received,	9,537.69
Interest received,	7,630.16
Fines received,	562.75
Prepaid stock,	34,731.00
Bank stock,	3,923.98
Accounts,	2,187.10
Insurance,	1,113.91
Dividends,	90.49
Withdrawals, fees, etc.,	74.25
Total,	<u>\$225,367.57</u>

* The \$10,634.99 is the net surplus since January 1, 1896. It was impossible to give the amount from October 1, 1895, to September 30, 1896, as all surplus to January 1, 1896, had been credited as earnings.

REPUBLIC SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$136,894.75
Loaned on other securities,	7,623.25
Paid on withdrawals, dues,	23,918.20
Paid on withdrawals, dividends,	171.12
Salaries,	6,384.42
Advertising and printing,	2,204.35
Rent,	2,500.00
Cash on hand,	3,372.71
Cash in bank,	1,080.81
Dividends,	3,736.20
Insurance and collection expenses,	3,000.60
Agents,	9,098.20
Renewals,	10,447.75
Real estate purchased, \$8,580; sundries, \$6,435.21,	14,935.21
Total,	<u>\$235,367.57</u>

EARNINGS ACCOUNT.

DR.

Interest,	\$9,537.69
Premiums,	7,630.16
Fines,	562.75
Dividends,	90.49
Insurance,	93.96
Withdrawal fees,	4.00
Total,	<u>\$17,919.05</u>

CR.

Dividends on stock,	\$3,736.20
Withdrawal dividends,	171.12
Interest returned,	450.00
Surplus,	13,561.73
Total,	<u>\$17,919.05</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 25 cents, 60 cents, 50 cents, and \$1.00.

REPUBLIC SAVINGS AND LOAN ASSOCIATION.—
CONTINUED.

- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 96,908. In how many series? None. How often? Issued at receipt of application — daily.
- 5 How many shares were in force September 30, 1895? 30,553. How many were issued during the year? 26,783. How many were withdrawn during the year? 12,739. How many in force at the close of business, September 30, 1896? 44,597.
- 6 How many shares were pledged or borrowed on September 30, 1896? 3,645.
- 7 How many borrowing members have you? 226. Give total number of shares now held by them. 3,645.
- 8 How many non-borrowing members have you? 5,787. Give total number of shares now held by them. 40,952.
- 9 What is the full payment of borrowing member per share per year without premium? 25 cents, 50 cents, 60 cents, \$1.00 per month, and 6 per cent. interest.
- 10 Is your admission or membership fee per share or per member? None charged. How much? None.
- 11 Total admission fees received by the association during the year. None.
- 12 Total amount of admission fees paid by new members during year. ———
To the association. ——— To the agents.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes.
- 15 If yes, on what, and by what authority? Stock of Association. "Articles of Association."
- 16 On what percentage or valuation do you limit loans? 65 per cent. How appraised? 3 local appraisers.
- 17 In what places have you money loaned? New York, Pennsylvania, Connecticut, Rhode Island, Iowa, Illinois, New Jersey, Arizona.
- 18 How long must a shareholder make payments before he is entitled to borrow? 4 months.
- 19 State number of loans to members. 226. State total amount loaned on first mortgage. \$243,375.21. State largest mortgage loan to any one person. \$17,000.00.
- 20 State number of loans in force on other securities. 76. Total amount of such loans. \$10,380.12.
- 21 What premium plan do you follow? Installment.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 40 and 50 cents per month per \$100.
- 23 Have you an expense fund? No. We do not have a separate expense account. All sums needed are deducted from reserve fund which is, Section 3. The Reserve Fund shall consist of One (\$1.00) Dollar for each share of Class B, T, Short Term and Savings Stocks; Ninety (\$0.90) cents for each share of Accumulative Assured Stock; Fifty (\$0.50) cents for each share of Long Term Stock. The premiums collected on Income and Prepaid Stocks, and each month the sum of one-twelfth of one per cent.

REPUBLIC SAVINGS AND LOAN ASSOCIATION.— CONTINUED.

of the maturity value of all installment shares in force, on which the monthly dues have been received by the Corporation, except Savings Stock, one per cent. per annum of the par value of Income and Prepaid Stocks in force, payable at the beginning of each year, so long as such stocks shall remain in force, three per cent. of the amounts collected from Savings Stocks, and the full amounts charged and collected for Assurance. Give total amount of expense fund received during year. —. Give balance on hand of expense fund this date. —.

- 24 State salaries in detail, paid to all connected with the association. President, \$60; Treasurer, \$120; Secretary, \$1,300; All clerks, \$3,500.
- 25 Are officers under bond? Secretary and General Manager. In what amount? Secretary, \$5,000; General Manager, \$10,000.
- 26 State total operating expenses for the year. \$35,872.66.
- 27 How are agents paid? Commission based on number of shares sold.
- 28 Give number of agents representing your association. About 250 in all.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? WITHDRAWAL.—SECTION 1. A member may at any time after one year, and prior to three years from date of Certificate, if not in arrears, withdraw one or more of his installment shares, by making application on required form, giving thirty days' notice, and will be entitled to receive from the funds applicable to that purpose the full amount received by the Corporation on his Certificate, less one dollar per share. SEC. 2. After three years, the full amount of dues received, plus five per cent. for the average time such dues have been with the Corporation to the date of such notice. SEC. 3. After four years, the full amount of dues received, plus six per cent. for the average time such dues have been with the Corporation to the date of such notice. SEC. 4. After five years, the full amount of dues received, plus seven per cent. for the average time such dues have been with the Corporation, to the date of such notice. SEC. 5. After six years, the full amount of dues received, plus seven per cent. for the average time such dues have been with the Corporation, to the date of such notice, and one-half of the earnings, in excess of said seven per cent. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Yes. Give particulars briefly. See above.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. What per cent.? See above. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See above. Give particulars briefly. See above.
- 31 How many foreclosures did you have in 1895? None.

UNITED STATES SAVINGS AND LOAN BANK,
NEW YORK CITY.

STATEMENT, SEPTEMBER 30, 1896.

Organized, May 1, 1893. Commenced Business, May 1, 1893.

ASSETS.

Loans on bond and mortgage (face value),	\$40,500.00
Loans on other securities (stock loan),	4,751.31
Cash on hand,	722.96
Cash in bank,	2,228.81
Furniture and fixtures,	1,000.00
Due from individuals,	315.11
Accrued interest and premium,	1,672.84
Total,	<u>\$51,191.03</u>

LIABILITIES.

Due shareholders, due installments paid,	\$37,913.38
Due shareholders, earnings credited,	6,230.16
Due shareholders, earnings not credited,	82.59
Balance to be paid out of loans made,	5,256.00
Surplus —	
Expense fund,	\$313.94
Indemnity fund,	1,200.00
Guarantee fund,	137.73
Suspense account,	57.23 —
Total,	<u>\$51,191.03</u>

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand January 1, 1896,	\$1,586.84
Subscription on shares,	18,974.26
Mortgages redeemed,	3,500.00
Other loans redeemed,	3,803.60
Premiums received,	1,208.92
Interest received,	1,455.44
Fines received,	45.13
Insurance,	27.68
Agency,	659.00
Incomplete loan,	4,748.12
Individual account,	1,730.13
Total,	<u>\$37,739.12</u>

UNITED STATES SAVINGS AND LOAN BANK.—CONTINUED.

DISBURSEMENTS.

Loaned on mortgages,	\$6,400.00
Loaned on other securities,	5,379.50
Paid on withdrawals, dues, }	7,537.32
Paid on withdrawals, }	
Salaries and agents,	1,973.00
Advertising and printing,	180.42
Rent,	520.00
Cash on hand,	722.96
Cash in bank,	2,228.81
Individual account,	3,382.47
Insurance account,	23.16
General expense,	480.96
Earnings not credited,	138.25
Interest,	424.90
Incomplete loans,	4,348.12
Expense fund,	325.23
Guarantee fund,	74.02
Indemnity fund,	3,600.00
Total,	<u>37,739.12</u>

EARNINGS ACCOUNT.

DR.

Premium,	\$1,455.44
Fines,	1,208.92
Transfer fees,	45.13
Earnings not credited, balance Dec. 31, 1895,	211.95
Total,	<u>\$2,921.44</u>

CR.

Dividends on stock,	\$2,505.11
Cash dividends,	333.74
Earnings not credited,	82.59
Total,	<u>\$2,921.44</u>

- 1 Is the plan of your association permanent, serial, or terminating? Permanent.
- 2 What is the par value of stock per share matured? \$100.00.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 25 cents, 60 cents, and \$1.00.
- 4 How many shares have been issued by your association from date of organization to and including December 31, 1895? In how many series? monthly. How often?

UNITED STATES SAVINGS AND LOAN BANK.—CONTINUED.

- 5 How many shares were in force January 1, 1896? 6,674 $\frac{1}{2}$. How many were issued during the year? 2,872. How many were withdrawn during the year? 754. How many in force at the close of business, September 30, 1896? 8,792 $\frac{1}{2}$.
- 6 How many shares were pledged or borrowed on September 30, 1896? 986.
- 7 How many borrowing members have you? 58. Give total number of shares now held by them. 986.
- 8 How many non-borrowing members have you? 576. Give total number of shares now held by them. 7,806.
- 9 What is the full payment of borrowing member per share per year without premium? \$3.00, \$7.20, \$12.00.
- 10 Is your admission or membership fee per share or per member? None. How much?
- 11 Total admission fees received by the association during year. None.
- 12 Total amount of admission fees paid by new members during year, \$———. To the association, \$———. To the agents, \$———.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? 90 per cent. of withdrawal value of shares.
- 15 If yes, on what and by what authority? "Articles of association."
- 16 On what percentage of valuation do you limit loans? 75 per cent. How appraised? Local appraisers, supplemented by an officer from the "Home office."
- 17 In what places have you money loaned? New York and Pennsylvania states.
- 18 How long must a shareholder make payments before he is entitled to borrow? 4 months.
- 19 State number of loans to members. 58. State total amount loaned on first mortgage. \$40,500.00. State largest mortgage loan to any one person. \$6,500.00.
- 20 State number of loans in force on other securities. 39. Total amount of such loans. \$4,751.31.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 25 cents per month.
- 23 Have you an expense fund? Yes. Of what does it consist? See articles of Association XVII, Section 1.* Give total amount of expense fund re-

*Article XVII, Section 1.—The entire receipts of the Corporation shall constitute a "General Fund" from which there shall be deducted for the expenses of the Corporation, the first two months' dues received on each share of Special-Term Stock, Short-Term Stock, and Long-Term Stock, the sum of five dollars on each share of Income Stock, and on all Installment Stock in force, at and after the payment of the third month's dues thereon, the sum of sixteen and two-thirds cents each month on each share of Special-Term Stock, the sum of ten cents each month on each share of Short-Term Stock, the sum of four and one-half cents each month on each share of Long-Term Stock, the sum of sixteen and two-thirds cents each month on each share of Income Stock, and one-quarter of one per

UNITED STATES SAVINGS AND LOAN BANK.— CONTINUED.

ceived during year. \$3,152.74. Give balance on hand of expense fund this date. \$313.94.

- 24 State salaries; in detail, paid to all connected with the association. Assistant secretary, \$15.00; bookkeeper, \$15.00; stenographer, \$10.00, weekly.
- 25 Are officers under bond? No, but official custodian of funds will immediately be bonded through a reliable surety company.
- 26 State total operating expenses for the year. \$3,742.62.
- 27 How are agents paid? Commission.
- 28 Give number of agents representing your association. 5, unknown number of sub-agents.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? See Article IX, Sec. 1.† Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See Article IX.† Give particulars briefly. See Article IX.†
- 30 Can dividends credited to stock be withdrawn before maturity of stock? No. What per cent.? Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? Give particulars briefly.
- 31 How many foreclosures did you have in 1893? Never foreclosed.

centum per month of the dues remaining on Investment Stock; on account of shares issued prior to August 5, 1896, and designated as Classes "A," "B," "C," and "D," there shall be deducted and set apart an Expense Fund not to exceed eight cents per month upon each share in force in Class "A;" twelve and one-half cents per share per month in Class "B;" fifteen cents per share per month in Class "C;" and twenty-five cents per share for two months, and four cents per share per month thereafter, in Class "D." Said amounts shall be credited to the Expense Fund at the beginning of each month and, excepting Class "C," shall be charged to the shares specified.

†Article IX, Section 1.—At any time after one year from the delivery of his Certificate, a holder of unpledged Installment Stock may, if he has paid the dues thereon monthly as the same accrued for a full year from delivery of his Certificate, or if he shall have paid such dues in advance for one year, receive from the Corporation, on thirty days' notice in writing, the full amount of dues paid by him on his Certificate of stock, less two months' dues thereon. After three years from delivery of Certificate of Installment Stock on which accrued dues for three full years shall have been paid, as herein prescribed, the holder thereof may withdraw, on thirty days' notice in writing, the full amount of dues paid by him, with a dividend from profits not exceeding four per centum per annum on the amount of dues paid, for the average time of such payments. After four years, in like manner, with a dividend not exceeding four and one-half per centum. After five years, in like manner, with a dividend not exceeding five per centum. After six years, in like manner, with a dividend not exceeding six per centum. Application for withdrawal shall not be operative or effective, nor shall action be taken, nor any action at law be maintained thereon, until the funds applicable to the payment thereof under these Articles of Association shall have accumulated sufficient to make such payments. The withdrawal privileges shall in no wise be construed as determining the liability of the Corporation to its stockholders.

UNITED STATES SAVINGS AND LOAN BANK.—CONTINUED.

OFFICERS AND DIRECTORS.—Luther G. Gadd, President ; Manuel L. Ward, Secretary ; John G. Ward, Treasurer ; Ferdinand A. Thomson, Attorney.

STATE OF NEW YORK, }
NEW YORK COUNTY, } ss.

We, Luther G. Gadd and J. G. Ward, President and Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

LUTHER G. GADD, *President.*

J. G. WARD, *Treasurer.*

Subscribed and sworn to before me, this 16th day of November, 1896.

WILLIAM H. BARNES,
Notary Public.

UNITED STATES SAVINGS AND LOAN COMPANY,

ST. PAUL, MINN.

STATEMENT, SEPTEMBER 30, 1896.

Organized, May 28, 1888. Commenced Business, June 1, 1888.

ASSETS.

Loans on bond and mortgage (face value),	\$891,446.88
Loans on other securities, stock loans, tax certificates,	127,319.23
Real estate, including foreclosure certificates,	433,883.34
Cash in bank,	1,307.51
Due from collecting agents,	2,632.22
Furniture and fixtures,	863.70
Installments due and unpaid (stock),	60,721.71
Premium due and unpaid,	32,792.07
Interest due and unpaid,	32,206.04
Fines due and unpaid,	11,784.68
Loss and gain,	374.34
Bills receivable,	4,450.00
Due from agents,	8,055.66
Legal expenses,	6,882.21
Taxes and insurance, advanced,	12,956.80
Total,	\$1,627,676.39

LIABILITIES.

Installment stock due shareholders, due installments paid,	\$1,165,384.55
Due shareholders, due installments paid in advance,	13,457.46
Due shareholders, earnings not credited,	49,055.17
Borrowed money,	27,500.00
Surplus, contingent fund,	19,774.64
Due shareholders, single payment stock,	330,542.71
Suspense account,	507.11
Adjusted fire losses,	5,098.00
Expense fund,	5,788.86
Due trustee overdrafts,	10,567.89
Total,	\$1,627,676.39

REPORT FOR THE YEAR ENDING SEPTEMBER 30, 1896.

RECEIPTS.

Cash on hand October 1, 1895,	\$69,017.18
Subscription on shares,	277,508.40
Mortgages redeemed (in whole or in part),	88,928.10
Other loans redeemed,	87,642.12

UNITED STATES SAVINGS AND LOAN COMPANY, — CONTINUED.

RECEIPTS — CONTINUED.

Premiums received,	\$51,748.66
Interest received,	45,839.61
Fines received,	7,576.88
Term expense, prepaid stock,	3,988.20
Real estate sales, rents, etc.,	28,815.77
Taxes and insurance advanced, repaid,	4,032.15
Legal expense, repaid,	404 25
Adjusted fire losses,	8,325.74
Due from collecting agents,	137.36
Bills payable,	25,000.00
Membership fees,	2,546.35
Appraisal fees,	1,106.75
Transfer fees,	272.00
Sub-rental of office,	261.30
All other sources,	2,332.60
Total,	<u>\$705,483.42</u>

DISBURSEMENTS.

Loaned on mortgages,	\$137,539.25
Loaned on other securities,	93,542.79
Paid on withdrawals, dues,	310,145.90
Paid on withdrawals, dividends,	52,042.13
Paid banks for collecting,	3,077.96
Salaries,	19,520.54
Taxes, insurance, and legal expenses,	18,686.28
Advertising and printing,	2,060.75
Postage, expressage, and telegrams,	1,132.65
Rent,	1,586.76
State license, fees, etc.,	1,259.55
Term expense, prepaid stock,	3,988.20
All other items,	4,072.77
Cash in bank (Germania of St. Paul),	1,307.51
Agents and agency expenses,	6,073.91
Interest on coupon stock,	17,805.00
Interest allowed on prepaid dues,	460.29
Contingent fund account, loans, etc.,	12,377.64
Adjusted fire losses,	5,718.70
Real estate, building, insurance, taxes, etc.,	22,173.62
Suspense account,	1,479.71
	<u>\$716,051.31</u>
Due trustee overdrafts,	<u>\$10,567.89</u>
Total,	<u>\$705,483.42</u>

UNITED STATES SAVINGS AND LOAN COMPANY,
— CONTINUED.

EARNINGS ACCOUNT.

DR.	
Interest,	\$45,839.61
Premium,	51,748.66
Fines,	7,576.88
Transfer fees,	272.00
Pass books and initiation,	2,546.35
Installments, expense fund,	29,933.24
Appraisal fees,	1,106.75
Profit on withdrawals, etc.,	2,554.89
Accrued interest, tax certificates,	6,677.31
Sundries,	1,203.70
Total,	\$149,459.39

CR.	
Dividends on stock,	\$56,401.57
Interest on borrowed money,	202.50
Expenses in detail, see disbursements as above,	34,065.82
Contingent fund,	2,980.53
Undivided profits last term,	228.43
Earnings not credited,	49,055.17
Credited to loan stock in lieu of dividends,	3,447.34
Sundries,	3,078.03
Total,	\$149,459.39

- 1 Is the plan of your association permanent, serial, or terminating? Serial.
- 2 What is the par value of stock per share matured? \$100.
- 3 Are your installment payments weekly or monthly? Monthly. What amount per share? 60 cents.
- 4 How many shares have been issued by your association from date of organization to and including September 30, 1896? 145,362½. In how many series? "A," 100; "B," 56; "F," 57; "G," 57. How often? Monthly.
- 5 How many shares were in force October 1, 1895? 51,828. How many were issued during the year? 7,113. How many were withdrawn during the year? 10,097. How many in force at the close of business, September 30, 1896? 44,524½.
- 6 How many shares were pledged or borrowed on September 30, 1896? 13,796½.
- 7 How many borrowing members have you? 777. Give total number of shares now held by them. 14,317½.
- 8 How many non-borrowing members have you? 2,565. Give total number of shares now held by them. 30,207

UNITED STATES SAVINGS AND LOAN COMPANY.

— CONTINUED.

- 9 What is the full payment of borrowing member per share per year without premium? \$7.20 installments; \$6.00 interest.
- 10 Is your admission or membership fee per share or per member? Per share. How much? \$1.
- 11 Total admission fees received by the association during year. \$2,546.35.
- 12 Total amount of admission fees paid by new members during year. \$7,113.
To the association. None. To the agents. \$7,113.
- 13 Do you make loans to other than members? No.
- 14 Do you make loans on securities other than first mortgage? Yes; stock of the company and tax certificates.
- 15 If yes, on what and by what authority? Tax certificates by law, approved April 26, 1895. Stock loans, see Sec. 4, Chapter 131, of the General Laws of Minnesota, 1891.—Exhibit "B."
- 16 On what percentage of valuation do you limit loans? 50 per cent. How appraised? Local board and private appraiser.
- 17 In what places have you money loaned? New Hampshire—Hillsborough; Alabama—Jefferson, Lauderdale, Montgomery, Calhoun, Morgan; Arkansas—Sebastian, Garland; Georgia—Fulton; Iowa—Woodbury, Cerro Gordo, Plymouth, Hardin, Scott; Illinois—Cook, Kane; Indiana—Madison, Grant, Delaware, Harvey, Marion; Kentucky—Boyd, Kenton, Montgomery, Mercer, Fayette, Johnson, Pike, Bell, Greenup, Boyle, Jefferson, Clark; Montana—Lewis, Clarke, Cascade; Minnesota—Stearns, Kandiyohi, Lac-qui-Parle, Redwood, Benton, Crow Wing, Ramsey, Washington, Todd, Hennepin, Morrison, Hubbard; North Dakota—Barnes, Richland, Dickey, Case, Traill, Stutsman, Ransom; Nebraska—Hamilton; Oregon—Multnomah; Pennsylvania—Clearfield, Lycoming; South Dakota—Minnehaha; South Carolina—Richland; Texas—Dallas; Tennessee—Sullivan, Hamilton, Maury, Unicoi, Roane, Washington, Knox, Shelby, Jefferson, Davidson; Virginia—Rockbridge, Roanoke; West Virginia—Cabell, Jefferson, Wayne; Wisconsin—Bayfield, St. Croix, Eau Claire; Utah, Weber; Washington—Chehalis, Skagit, King, Whatcom, Thurston, Lewis, Spokane, Stevens, Snohomish, Pierce, Clallam, Whitman, Pacific.
- 18 How long must a shareholder make payments before he is entitled to borrow? Three months.
- 19 State number of loans to members. 960. State total amount loaned on first mortgage. \$891,446.88. State largest mortgage loan to any one person. \$12,000.00.
- 20 State number of loans in force on other securities. 83 stock loans. Total amount of such loan. Stock loans, \$27,951.40; tax certificates, \$99,367.83.
- 21 What premium plan do you follow? Fixed.
- 22 If premium fixed, state amount; if not fixed, state average premium and extremes. 4 per cent. per annum.

UNITED STATES SAVING AND LOAN COMPANY.

— CONTINUED.

- 23 Have you an expense fund? Yes. Of what does it consist? 10 per cent. of installments received on stock, membership, transfer, and reduction fees. Give total amount of expense fund received during year. \$35,062.24. Give balance on hand of expense fund this date. \$2,900.06.
- 24 State salaries, in detail, paid to all connected with the association. President, \$1,700; Managing Director, \$3,000; Five Directors, each \$600 — \$3,000; Secretary, \$1,800; Comptroller, \$2,700; Treasurer, \$2,250; Nine Clerks, \$6,600; Treasurer, \$600; Total, \$21,650.
- 25 Are officers under bond? Yes. In what amount? President, \$10,000; Vice-President, \$5,000; Managing Director, \$10,000; Secretary, \$5,000.
- 26 State total operating expenses for the year, \$34,065.82.
- 27 How are agents paid? By admission fees and expenses.
- 28 Give number of agents representing your association. 25 approx.
- 29 Can payments on stock be withdrawn before maturity of stock? Yes. What per cent.? See Article 4, Section 2, our By-laws hereto attached, marked Exhibit "A." Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? See above. Give particulars briefly. See above.
- 30 Can dividends credited to stock be withdrawn before maturity of stock? Yes. on prepaid and paid-up stock and on other stock when withdrawn. What per cent.? See Article 4, Section 2, our by-laws. Does such per cent. vary according to amount paid on stock or according to length of time since date of issue? —. Give particulars briefly.
- 31 How many foreclosures did you have in 1896? 31.

OFFICERS AND DIRECTORS.—President, Lucius F. Hubbard; Secretary, Robert C. McGill; Treasurer, Germania Bank; Attorney, Frank H. Ewing.

STATE OF MINNESOTA, }
 RAMSEY COUNTY, } ss.

We, L. F. Hubbard, President, and P. M. Kerst, Cashier, of the Germania Bank, Treasurer of the aforesaid Building and Loan Association, do solemnly swear that the foregoing statement is true to the best of our knowledge and belief.

L. F. HUBBARD, *President.*

GERMANIA BANK, *Treasurer.*

By P. M. KERST, *Cashier.*

Subscribed and sworn to before me, this Cashier, 31st day of October, 1896.

G. W. BLOOD, *Notary Public.*

MORTGAGE INVESTMENT COMPANIES

CHARTERED BY THE STATE OF CONNECTICUT.

THE EASTERN BANKING COMPANY, HARTFORD,

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Loans secured by first liens on real estate,	\$950.00
Loans secured by second liens on real estate,	27,664.69
Loans on collateral security,	5,442.21
Loans on personal security,	1,120.00
Stocks and bonds,	71,300.94
Other real estate purchased,	24,243.08
Real estate acquired by foreclosure,	9,143.98
Expenses on account of foreclosure,	971.77
Other premiums paid,	350,000.00
Current expenses,	7,470.65
Other past-due interest remitted for, but not paid to us,	1,713.74
Due from sundry persons,	14,568.61
Due from banks and bankers,	37.95
Cash,	66.60
Sale contracts,	2,630.96
Profit and loss,	31,585.25
Total,	<u>\$548,910.43</u>

LIABILITIES.

Capital stock paid in { preferred,	\$155,100.00
{ common,	350,000.00
Bills payable,	39,470.00
Other deposits,	4,311.10
Due to branch offices and agents,	29.33
Total,	<u>\$548,910.43</u>

THE EASTERN BANKING COMPANY.—CONTINUED.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
500 shares The Western Security Company, \$	100.00	50,000.00	no recent
50 " Dearborn Mortgage Co., pref., .	100.00	5,000 00	sales.
300 " American Electric Lead Co., .	100.00	2,000.00	.....
40 " Kinetic Power Company, .	100.00	1,000.00	.....
1,000 " Swiverton Wheel Company, .	10.00	200.00	.....
40 " Marion (O.) Water Company, .	100 00	.....	.....
5 " Decatur (Ala.) Water Works Co.,	50.00	.....	.....
\$7,000 The New England Mortgage Security Company, 5s, .	.....	5,821.94	.....
3,000 Moosehead Pulp and Paper Co., 6s, .	.....	2,400.00	.....
2,500 Decatur Water Works Co., 4s, .	.....	.....	.....
2,500 " " Income, }	.....	1,835.00	.....
2,400 Marion Water Company, 5s, .	.....	.....	.....
1,600 " " Income, }	.....	1,344.00	.....
2,000 The Western Security Co., 6s, .	.....	1,700.00	.....

This company issues no bonds and guarantees no mortgages.

Trustees for debentures, none.

When organized, 1887. Under what State laws, Connecticut.

Authorized capital, \$700,000.

Amount of capital subscribed, \$700,000.

Liability of stockholders beyond capital paid in, \$194,900.

What part of the capital stock is paid in cash, \$155,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making any loans.

Total amount loaned to date, \$425,547.

Total amount of loans paid, \$213,924.36.

Total amount of loans unpaid and outstanding,	{	Guaranteed, none.
	{	Unguaranteed, \$211,622.64.

Total amount in process of foreclosure, \$7,650.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans are made. Not now making any loans.

OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS.—Francis A. Osborn, Lysson Gordon, George B. Upham.

THE EASTERN BANKING COMPANY.— CONTINUED.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 24th day of October, 1896.

[SEAL]

WALTER L. BOUVÉ,
Notary Public.

[In Liquidation.]
EQUITABLE TRUST COMPANY,

NEW LONDON, CONN.,

33 WALL STREET, NEW YORK CITY.

STATEMENT, SEPTEMBER 30, 1896.

ASSETS.

Loans secured by first liens on real estate,	\$53,377.89
Real estate acquired by foreclosure,	462,900.03
Current expenses (since September 1, 1896),	510.53
Due from sundry persons,	363.28
Accrued interest on loans owned by the Company,	1,552.21
Cash with bank and trustees,	17,729.15
Profit and loss,	1,135,810.18
Total,	\$1,672,243.27

LIABILITIES.

Capital stock paid in,	\$1,500,000.00
Debenture bonds outstanding,	159,000.00
Accrued interest on debenture bonds,	2,136.48
Due to branch offices and agents,	100.00
Due to trustees,	10,334.71
Income from real estate (since September 1, 1896),	672.08
Total,	\$1,672,243.27

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Year when Dated.	SECURED BY PLEDGE OF			AMOUNT OF	
	1st Mortgage Loans.	Cash.	Real Estate.	Security.	Debentures.
May, 1890,	\$53,377.89	\$7,394.44	\$462,900.03	\$523,672.36	\$ 57,000.00
November, 1890,					52,000.00
February, 1891,					50,000.00
Total, . . . . .	.....	.....	.....	.....	\$159,000.00

Trustees for debentures, James A. Roosevelt and Adrian Iselin.

EQUITABLE TRUST COMPANY.—CONTINUED.

When organized, June 29, 1871. Under what State laws, Connecticut.

Authorized capital, \$1,500,000.

Amount of capital subscribed, \$1,500,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$

Total amounts of loans paid, \$

Total amount of loans unpaid and outstanding (unguaranteed), \$53,377.89.

Total amount in process of foreclosure, none.

Is the company subject to examination by local State officers? Yes.

Principal place of business, 33 Wall Street, New York City.

State the sections of country in which loans are made: Indiana, Kentucky, Illinois, Iowa, Missouri.

OFFICERS.

JAMES A. ROOSEVELT, President.

ADRIAN ISELIN, JR., Vice-President.

W. EMLÉN ROOSEVELT, Secretary.

HY. R. BOND, Assistant Secretary.

TRUSTEES. — Jas. A. Roosevelt, Chas. Butler, A. Iselin, Jr., Chas. Barns, J. N. Harris, Robert Coit, H. R. Bond, Adrian Iselin, Gus. E. Kissel, Aug. Brandegee, C. A. Williams, C. O'D. Iselin, W. E. Roosevelt.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.

I, W. Emlén Roosevelt, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

W. EMLÉN ROOSEVELT.

Subscribed and sworn to before me, this tenth day of November, 1896.

ISAAC HICKS,

Notary Public, Kings County, N. Y.

Certificate filed in New York County.

THE IOWA MORTGAGE COMPANY,
HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Loans secured by first liens on real estate,	\$60,045.66
Loans secured by second liens on real estate,	1,533.60
Loans on collateral security,	122.68
Tax sale certificates,	12,283.07
Stocks,	4,250.00
Bonds,	3,800.00
Real estate acquired by foreclosure,	55,434.93
Expenses on account of foreclosure,	3,662.65
Furniture and fixtures,	1,192.00
Current expenses,	4,171.46
Other past due interest remitted for, but not paid to us (balance),	24,105.15
Due from branch offices and agents, }	9,674.81
Due from sundry persons, }	
Cash,	580.09
Accrued interest and commission due,	10,645.88
Due from Iowa Mortgage Company, Trustee,	22,667.26
Interest reserved on loans sold,	3,960.25
Total,	\$218,129.49

LIABILITIES.

Capital stock paid in,	\$100,000.00
Guarantee fund,	217.50
Undivided profits,	1,711.95
Bills payable,	12,300.00
Debenture bonds outstanding,	38,600.00
Balance of paid loan account,	3,451.69
Deposits awaiting investment,	22,123.34
Other deposits,	39,725.01
Total,	\$218,129.49

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN			SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	Re- deem- able.	1st Mort- gage loans.	2d Mortgage loans.	Real Estate.	Security.	Deben- tures.
D {	7	1896	1901	1896	.....	7,366.41	26,127.34	33,493.75	25,000
E {		Jan. 1	Jan. 1	July 1					
	6	1896	1901	1899	27,555	.....	.....	27,555.00	25,000
		Feb. 1	Feb. 1	Feb. 1					

THE IOWA MORTGAGE COMPANY. — CONTINUED.

Total amount of debentures certified,	\$50,000.00
Less amount on hand and with agents,	11,400.00
Total liability for debenture bonds, as per statement,	\$38,600.00

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
Stock of Co-operative Land Company,	\$4,250.00	\$4,250.00	\$4,250.00
Bonds secured,	3,800.00	3,800.00	3,800.00

Trustees for debentures, Selah A. Hull, John S. Camp.

When organized? 1883. Under what state laws? Iowa and Connecticut.

Charter granted January, 1886.

Authorized capital, \$250,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company? In most cases.

Total amount loaned to date, \$2,867,455.30.

Total amounts of loans paid, \$1,943,820.89.

Total amount of loans unpaid and outstanding { Guaranteed, \$318,735.00.
Unguaranteed, \$604,899.41.

Is the company subject to examination by local state officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made: Iowa, Eastern and Northern Kansas, Eastern and Southern Nebraska.

OFFICERS.

JEFFERY O. PHELPS, President, GEO. W. BAWDEN, Vice-President.
J. O. PHELPS, JR., Secretary and Treasurer.

DIRECTORS. — Jeffery O. Phelps, John R. Redfield, John W. Welch, O. B. Arnold, Selah Hull, H. C. Joyner, John S. Camp, R. H. Ensign, E. J. Crawford, Wm. Waldo Hyde, W. F. Fuller, J. O. Enders, Miles B. Preston, George W. Bawden, J. O. Phelps, Jr.

THE IOWA MORTGAGE COMPANY — CONTINUED.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

I, J. O. Phelps, Jr., Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. O. PHELPS, JR., *Treasurer.*

Subscribed and sworn to before me, this first day of October, 1896.

[SEAL]

FRED D. JEWETT,
Notary Public.

THE LOAN AND GUARANTEE COMPANY OF CONNNECTICUT,

HARTFORD.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Loans secured on first liens on real estate,	\$137,880.00
Real estate acquired by foreclosure,	168,543.30
Expenses on account of foreclosure,	1,118.06
Furniture and fixtures,	600.00
Current expenses,	2,114.19
Other past due interest remitted for, but not paid to us,	1,616.23
Due from branch offices and agents,	12,524.06
Due from sundry persons,	1,893.29
Due from banks and bankers,	51.40
Accrued interest on loans owned by the company,	29,250.58
Cash,	210.83
Taxes,	14,259.87
Cash deposited as security for debentures,	16,003.33
Profit and loss,	14,704.32
Total,	<u>\$400,770.36</u>

LIABILITIES.

Capital stock paid in,	\$100,000.00
Bills payable,	29,545.36
Debenture bonds outstanding,	243,000.00
Accrued interest on debenture bonds,	28,225.00
Total,	<u>\$400,770.36</u>

THE LOAN AND GUARANTEE COMPANY OF CONN.—
CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Rate per cent.	YEAR WHEN		SECURED BY PLEDGE OF			AMOUNT OF	
		Dated.	Due.	1st Mortgage loans.	Real Estate.	Cash.	Security.	Debentures.
J }	6	1889 Oct. 1	1894 Oct. 1	\$1,675.00	\$6,165.37	\$136.25	\$7,976.62	\$6,000.00
K }	6	1890 Mar. 1	1891 Apr. 1	13,050.00	15,451.36	1,810.48	30,311.84	25,000.00
L }	6	1891 Jan. 1	1895 Jan. 1	17,380.00	8,781.64	1,924.90	28,086.54	25,000.00
M }	6	1891 Mar. 1	1896 Mar. 1	14,210.00	11,421.11	4,238.81	29,869.92	25,000.00
N }	6	1891 Aug. 1	1896 Aug. 1	11,320.00	17,864.95	2,919.47	32,104.42	25,000.00
O }	6	1891 Jan. 1	1896 Jan. 1	14,850.00	13,700.28	3,213.74	31,764.02	25,000.00
P }	6	1892 Mar. 1	1897 Mar. 1	26,370.00	34,804.85	769.46	61,944.31	50,000.00
Q }	6	1892 Dec. 1	1897 Dec. 1	11,850.10	20,837.76	223.50	32,911.26	25,000.00
R }	6	1893 Jan. 1	1897 Jan. 1	20,675.00	8,286.75	532.18	29,493.93	25,000.00
S }	6	1893 Oct. 2	1898 Oct. 1	5,300.00	12,853.21	234.54	18,387.75	13,500.00

Total amount of debentures certified, . . . \$244,500.00
Less amount on hand and with agents, . . . 1,500.00

Total liability for debenture bonds, as per statement, . . . \$243,000.00

Trustees for debentures, Connecticut Trust and Safe Deposit Company.

When organized, October 26, 1885. Under what State laws, Connecticut.

Authorized capital, \$500,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, all.

How much, if any, of the stock owned by the stockholders is pledged to the company as collateral, none.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends in past five years, 4 per cent. in 1891.

Do you cause a personal examination of offered security to be made by salaried employees of the company?

Total amount loaned to date,

Total amounts of loans paid,

Total amount of loans unpaid and outstanding, { Guaranteed,
Unguaranteed,

THE LOAN AND GUARANTEE COMPANY OF CONN.—
CONTINUED.

Total amount in process of foreclosure,

Is the company subject to examination by local State officers? Yes.

Principal place of business, Hartford, Conn.

State the sections of country in which loans are made: Iowa, Nebraska, North and South Dakota, Minnesota, and Kansas.

OFFICERS.

FRANK E. JOHNSON, President.

FREDERICK R. FOSTER, Vice-President.

CHARLES T. WELLES, Treasurer.

HERBERT M. CASE, Secretary.

EXECUTIVE COMMITTEE. — Charles T. Welles, John D. Parker, Henry S. Robinson.

DIRECTORS. — Leverett Brainard, C. C. Kimball, John G. Root, F. R. Foster, C. H. Northam, J. D. Parker, C. T. Welles, F. E. Johnson.

STATE OF CONNECTICUT, }
HARTFORD COUNTY, } ss.

I, Frank E. Johnson, President of the aforesaid Company, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

FRANK E. JOHNSON, *President.*

Subscribed and sworn to before me, this 22d day of October, 1896.

HENRY S. ROBINSON,
Notary Public.

THE MIDDLESEX BANKING COMPANY,

MIDDLETOWN, CONN.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Loans secured by first liens on real estate,	\$8,031,837.48
Loans secured by second liens on real estate,	23,293.37
Loans on collateral security,	8,974.94
Loans on personal security,	450 00
Stocks,	110,658.75
Office building,	26,500.00
Real estate acquired by foreclosure,*)	
Expenses on account of foreclosure, }	10,488.42
Furniture and fixtures,	6,396.75
Other past-due interest remitted for, but not paid to us,	130,976.25
Due from branch offices and agents,	16,258.13
Due from sundry persons,	35,695.72
Due from banks and bankers,	78,736.80
Accrued interest on loans owned by the Company,	265,010.39
Cash,	1,416.90
Topographical records,	14,000.00
Total,	\$8,760,693.90

LIABILITIES.

Capital stock paid in,	\$606,600.00
Surplus fund,	150,000.00
Undivided profits,	17,198.85
Debenture bonds outstanding,	7,410,288.96
Accrued interest on debenture bonds,	137,474.25
Certificates of deposits bearing interest,	500 00
Deposits awaiting investment,	72,428.77
Due to branch offices and agents,	144,863.21
Due to banks and bankers,	210,510.00
Other liabilities,	10,829.36
Total,	\$8,760,693.90

THE MIDDLESEX BANKING COMPANY.—CONTINUED.

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

Series.	Amount of Security.	Amount of Debentures.
A1 to A67,	\$3,419,052.23	\$3,370,500.00
D1 to D4,	64,877 74	63,500.00
24,	25,565.81	25,000 00
26,	99,769.43	97,600.00
28-30,	104,426.69	100,900.00
32 to 85,	3,494,941.22	3,428,750.00
AA, BB, CC, DD, EE, FF, GG, U, V, W, X, Y, Z, 01, 02, B1, C1, C2, C3, C4, C5,	347,342.96	332,638.96
Totals,	\$7,555,976.08	\$7,418,888.96

Debentures canceled, not repaid,	\$14,150.00
Total amount of debentures certified,	7,418,888.96
	\$7,433,038.96
Less amount on hand and with agents,	22,750.00
Total liability for debenture bonds, as per statement,	\$7,410,288.96

DESCRIPTION OF STOCKS.

Description.	Par Value.	Book Value.
Farm Investment Co., 187 shares,	\$9,350.00	\$9,350.00
Conn. Investment Co., 195 "	9,750.00	9,750.00
Union Investment Co., 195 "	9,750 00	9,750.00
Central Investment Co., 195 "	9,750.00	9,750.00
Farm Land Co., 192 "	9,600.00	9,600.00
Graves & Vinton Cotton Co., part paid,	6,458.75	6,458.75
Farm Investment Co., bonds,	15,000.00	15,000.00
Conn. Investment Co., "	8,000.00	8,000.00
Union Investment Co., "	14,000.00	14,000.00
Central Investment Co., "	16,000.00	16,000.00
Farm Land Co., "	3,000.00	3,000.00
	\$110,658.75	\$110,658.75

Trustees for debentures:

Security Co., Hartford, Conn., Series A1 to A67.

Union Trust Co., New York, Series 24-26-28 to 85.

Union Trust Co., New York, Sterling Series AA, BB, CC, DD, EE, FF,
GG, 01, 02, B1, C1, C2, C3, C4, C5, U, V, W, X, Y, Z.

Columbia Trust Co., Middletown, Conn., Series D1, D2, D3, D4.

THE MIDDLESEX BANKING COMPANY.—CONTINUED.

When organized, November 5, 1875. Under what state laws, Connecticut.

Authorized capital, \$1,000,000.00.

Amount of capital subscribed, \$807,500.00.

Liability of stockholders beyond capital paid in, none.

What part of the capital stock is paid in cash, \$679,028.77.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, 8 per cent. to April 1, 1891, 6 per cent. to January 1, 1893, and 7 per cent. to October 1, 1895.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Yes.

Total amount loaned to date, \$13,235,504.77.

Total amounts of loans paid, \$5,945,870.41.

Total amount of loans unpaid and outstanding, { Guaranteed, \$179,400.00.
Unguaranteed, none.

Total amount in process of foreclosure, none.

Is the company subject to examination by local state officers? Yes.

Principal place of business, Middletown, Conn.

State the sections of country in which loans are made: Arkansas, Louisiana, Texas, Wisconsin, Minnesota, North Dakota, South Dakota, Idaho, Colorado, Utah, Mississippi.

OFFICERS.

ROBERT N. JACKSON, President.

MERRICK E. VINTON, 1st Vice-President.

CHARLES E. JACKSON, 2d Vice-President.

D. T. HAINES, Secretary.

E. A. GLADWIN, Assistant Secretary.

TRUSTEES.—E. A. Quintard, New York, N. Y.; Thos. G. Carson, Boston, Mass.; Russell Frisbie, Cromwell, Conn.; John M. Douglas, Middletown, Conn.; Robert N. Jackson, Middletown, Conn.; Merrick E. Vinton, New York, N. Y.; Charles E. Jackson, Middletown, Conn.; Emory H. Nash, Pittsfield, Mass.; Austin R. Mitchell, West Newton, Mass.; E. A. Gladwin, Middletown, Conn.

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary of the aforesaid company, do solemnly swear that the foregoing statement is true to the best of my knowledge and belief.

D. T. HAINES, *Secretary.*

Subscribed and sworn to before me, this 26th day of October, 1896.

E. A. GLADWIN,

Notary Public in and for Middlesex County, Conn.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY,
BROOKLYN, CONN.

STATEMENT, SEPTEMBER 30, 1896.

ASSETS.

Loans secured by first liens on real estate,	\$1,425,625.03
Loans on collateral security,	40,000.00
Loans on personal security,	239.03
Bonds,	90,000.00
Real estate acquired by foreclosure,	938,713.99
Expenses on account of foreclosure and taxes,	29,315.19
Due from sundry persons,	14,481.94
Due from banks and bankers,	19.80
Cash,	13,485.58
Total,	\$2,551,880.56

LIABILITIES.

Capital stock paid in,	\$1,000,000.00
Undivided profits,	49,442.93
Debenture bonds outstanding,	1,477,000.00
Due from sundry persons,	16,771.55
Waiting distribution,	991.08
Coupons, interest on debenture bond, due but not presented,	7,675.00
Total,	\$2,551,880.56

STATEMENT OF DEBENTURE BONDS COUNTERSIGNED BY
DIRECTORS.

Series.	Rate per cent.	YEAR WHEN			Amount of Debentures.
		Dated.	Due.	Redeemable.	
F	5	July 1, 1882	July 1, 1902	.....	\$500,000.00
H	5	April 1, 1886	April 1, 1896	.....	500,000.00
I	5	Oct. 1, 1886	Oct. 1, 1896	.....	500,000.00
J	5	July 1, 1887	July 1, 1897	.....	300,000.00
K	5	Jan. 1, 1888	Jan. 1, 1898	.....	250,000.00
M	5	April 1, 1896	April 1, 1901	.....	400,000.00
Total,					\$2,450,000.00

THE NEW ENGLAND MORTGAGE SECURITY COMPANY.
— CONTINUED.

Total amount of Debentures certified, \$2,450,000.
Less amount on hand, \$415,000 — and canceled, \$558,000.
Total liability for debenture bonds, as per statement, \$1,477,000.

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
The New Eng. Mtge. Sec'y Co., Series F, . \$	24,000.00	24,000.00	.....
“ “ “ “ I, .	29,000.00	29,000.00	.....
“ “ “ “ J, .	30,000.00	30,000.00	.....
“ “ “ “ K, .	7,000.00	7,000.00	.....

Trustees for debentures, none.
When organized, 1875. Under what State laws, Connecticut.
Authorized capital, \$1,000,000.
Amount of capital subscribed, \$1,000,000.
Liability of stockholders beyond capital paid in, none.
What part of the capital stock is paid in cash, \$1,000,000.
How much, if any, of the stock owned by its officers is pledged to the company as collateral, none.
Total amount of its capital stock held by the company as collateral, none.
Rates of dividend for the past five years, 6 per cent. for two years; 5 per cent. for one year; 4 per cent. for two years.
Do you cause a personal examination of offered security to be made by salaried employes of the company?
Total amount loaned to date, \$
Total amount of loans paid, \$
Total amount of loans unpaid } Guaranteed, none.
and outstanding, } Unguaranteed, \$1,425,625.03.
Total amount in process of foreclosure, \$
Is the company subject to examination by local State officers? Yes.
Principal place of business, Boston, Mass.
State the sections of country in which loans are located: In Minnesota, North and South Dakota, Nebraska, Kansas, Iowa, Idaho, Montana, Washington, Oregon, Texas, Louisiana, Arkansas, Mississippi, Georgia, Alabama, and South Carolina.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY.
— CONTINUED.

OFFICERS.

J. F. F. BREWSTER, President.

J. P. R. SHERMAN, Treasurer.

C. A. POTTER, Secretary and Assistant Treasurer.

VICE-PRESIDENTS. — Chas. L. Flint, James F. Hunnewell, N. H. Emmons,
Ed. H. Peaslee, Geo. Wigglesworth.

DIRECTORS. — C. F. Atkinson, Austin Corbin, George S. Edgell, A. N. Parlin,
F. A. Faulkner, J. F. F. Brewster, F. H. Faulkner.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, John P. R. Sherman, Treasurer of the aforesaid company, do solemnly
swear that the foregoing statement is true, to the best of my knowledge and
belief.

JOHN P. R. SHERMAN,
Treasurer.

Subscribed and sworn to before me, this 10th day of October, 1896.

[SEAL.]

ARTHUR P. FISKE,
Notary Public.

THE THAMES LOAN AND TRUST COMPANY,

NORWICH, CONN.

STATEMENT, SEPTEMBER 30, 1896.

ASSETS.

Loans on collateral security,	\$6,260.00
Loans on personal security,	9,745.00
Stocks and bonds,	97,500.00
Current expenses,	821.70
Cash,	1,144.49
County warrants,	3,314.99
Total,	\$118,786.18

LIABILITIES.

Capital stock paid in,	\$100,000.00
Surplus fund,	15,000.00
Undivided profits,	1,820.65
Collection account,	115.00
Earnings,	1,850.53
Total,	\$118,786.18

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	PAR VALUE.	BOOK VALUE.	MARKET VALUE.
25 shares Merchants National Bank, Norwich, Conn., \$	2,500.00	2,500.00	3,000.00
95 shares Thames Loan and Trust Co.,	95,000.00	95,000.00	.....

Trustees for debentures, none.

When organized, 1870. Under what State laws, Connecticut.

Authorized capital, \$1,000,000.

Amount of capital subscribed, \$100,000.

Liability of stockholders beyond capital paid in, \$0.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the capital stock owned by its officers is pledged to the company as collateral? \$0.

Total amount of its capital stock held by the company as collateral, \$0.

Rates of dividends for past five years, 0.

Do you cause a personal examination of offered security to be made by salaried employes of the company?

Total amount loaned to date, \$

THE THAMES LOAN AND TRUST COMPANY.—CONTINUED.

Total amounts of loans paid, \$

Total amount of loans unpaid and outstanding, $\left\{ \begin{array}{l} \text{Guaranteed, \$} \\ \text{Unguaranteed, \$} \end{array} \right.$

Total amount in process of foreclosure, \$0.

Is the company subject to examination by local State officers? Yes.

Principal place of business, Norwich, Conn.

State the sections of country in which loans are made:

OFFICERS.

CHARLES BARD, President.

J. HUNT SMITH, Secretary and Treasurer.

TRUSTEES.—Charles Bard, Hugh H. Osgood, John Mitchell, J. Hunt Smith, Bela P. Learned, Willis A. Briscoe.

STATE OF CONNECTICUT, $\left\{ \begin{array}{l} \text{COUNTY OF NEW LONDON, } \end{array} \right\} \text{ss.}$

I, J. Hunt Smith, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

J. HUNT SMITH,
Treasurer.

Subscribed and sworn to before me, this 30th day of September, 1896.

[SEAL.]

CHAS. WEBB,
Notary Public.

THE WESTERN SECURITY COMPANY,

BOSTON, MASS.

STATEMENT, OCTOBER 1, 1896.

ASSETS.

Loans secured by first liens on real estate,	\$89,809.27
Loans on collateral security,	386.67
Tax sale certificates,	30,488.73
Other real estate purchased,	9,556.77
Real estate acquired by foreclosure,	109,607.04
Expenses on account of foreclosure,	15,021.23
Current expenses,	516.16
Due from branch offices and agents,	18.29
Accrued interest on loans owned by the company,	12,150.05
Accrued interest on tax certificates,	25,140.57
Advances on account of tax deeds,	1,644.06
Land sale contracts,	6,336.00
Profit and loss,	27,771.19
Total,	\$328,446.03

LIABILITIES.

Capital stock paid in,	\$100,000.00
Bills payable,	32,655.14
Debenture bonds outstanding,	163,665.00
Accrued interest on debenture bonds,	25,881.94
Due to branch offices and agents,	5.73
Due to banks and bankers,	6,125.72
Bond coupon unpaid,	15.00
Sale commission,	97.50
Total,	\$328,446.03

STATEMENT OF DEBENTURE BONDS.

Series.	Rate per cent.	YEAR WHEN			Secured by pledge of 1st Mortgage Loans.	AMOUNT OF	
		Dated.	Due.	Redeemable.		Security.	Debentures.
A,	6	Oct. 1, 1887	Oct. 1, 1895	after 5 years	.....	.....	\$74,000
B,	6	Oct. 1, 1889	Oct. 1, 1895	after 5 years	.....	.....	17,000
	6	Sundry dates.	In six years.	after 5 years	\$73,408	\$73,408	72,665

THE WESTERN SECURITY COMPANY. — CONTINUED.

NOTE. — The series A and B bonds are plain debenture bonds without specific security, and hold the unpledged property of the company.

The \$72,665 bonds are secured in each case by the deposit with the holder of the bond of a first mortgage equal at least to the face value of the bond, thus making each bondholder his own trustee.

Trustees for debentures, none.

When organized, 1874. Under what state laws, Connecticut.

Authorized capital, \$100,000.

Amount of capital subscribed, \$100,000.

Liability of stockholder beyond capital paid in, none.

What part of the capital stock is paid in cash, \$100,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral, none.

Rates of dividends for past five years, none.

Do you cause a personal examination of offered security to be made by salaried employes of the company? Not now making any loans.

Total amount loaned to date, \$493,881.

Total amounts of loans paid, \$301,495.73.

Total amount of loans unpaid and outstanding, { Guaranteed, \$73,408.
Unguaranteed, \$118,977.27.

Total amount in process of foreclosure, \$10,701.

Is the company subject to examination by local state officers? Yes.

Principal place of business, Boston, Mass.

State the sections of country in which loans were made: Kansas, Minnesota, Nebraska, Washington, North and South Dakota, Georgia, and Florida.

OFFICERS.

FRANCIS A. OSBORN, President.

LYSSON GORDON, Treasurer.

DIRECTORS. — Francis A. Osborn, Lysson Gordon, George H. Dart.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK, } ss.

I, Lysson Gordon, Treasurer of the aforesaid company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

LYSSON GORDON.

Subscribed and sworn to before me, this 24th day of October, 1896.

[SEAL.]

WALTER L. BOUVÉ,
Notary Public.

LAWS.

[General Statutes.]

TITLE I.

CONSTRUCTION OF STATUTES.

CHAPTER I.

SECTION 1. In the construction of all statutes of this State words and phrases shall be construed according to the commonly approved usage of the language; and technical words and phrases, and such as have acquired a peculiar and appropriate meaning in the law, shall be construed and understood accordingly:

The phrase "railroad company" shall be construed to mean and include all corporations, trustees, receivers, or other persons, that lay out, construct, maintain, or operate a railroad operated by steam power, unless such meaning would be repugnant to the context or to the manifest intention of the General Assembly.

The term "banks" shall include all incorporated banks.

The term "savings banks" shall include savings banks, societies for savings, and savings societies.

The term "foreign insurance company" shall include any company, corporation, association, partnership, or individual, of any foreign government, doing fire insurance business in this State.

The term "public buildings" shall include a State-house, court-house, county-house, town-house, arsenal, magazine, prison, jail, work-house, poor-house, market, or other building belonging to this State, or to any county, town, city, or

borough in this State, and any church, chapel, meeting-house, or other building generally used for religious worship, and any college, academy, schoolhouse, or other building generally used for literary instruction.

G. S. 1875, 554.
Number; gender;
joint authority;
"month";
"year";
"oath"; "person"
and "another"; "pre-
ceding"; "fol-
lowing," and
"succeeding";
"sworn."

Words importing the singular number may extend and be applied to several persons or things; words importing the plural number may include the singular; words importing the masculine gender may be applied to females, and words purporting to give a joint authority to several persons shall be construed as giving authority to a majority of them. The word "month" shall mean a calendar month, and the word "year" a calendar year, unless otherwise expressed. The word "oath" shall include affirmations in cases where by law an affirmation may be used for an oath, and, in like cases, the word "sworn" shall include the word "affirm." The words "person" and "another" may extend and be applied to communities, companies, corporations, public or private, and associations; and the words "preceding," "following," and "succeeding," when used by way of reference to any section or sections, shall mean the section or sections next preceding, next following, or next succeeding, unless some other section is expressly designated in such reference.

1881, ch. 1.
Repeal of statute;
effect of.

When a statute repealing another is afterwards repealed, the first statute shall not be revived without express words to that effect.

1881, ch. 1.
Punishments,
penalties, pending
suits, and prosecutions
not affected by
repeal.

The repeal of an act shall not affect any punishment, penalty, or forfeiture incurred before the repeal takes effect, or any suit, or prosecution, or proceeding pending at the time of the repeal, for an offense committed, or for the recovery of a penalty or forfeiture incurred under the act repealed.

1881, ch. 1.

The passage or repeal of an act shall not affect any action then pending.

[Extract from Chapter L.]

TRUST FUNDS HOW LOANED OR INVESTED.

1885, ch. 110,
§ 89.
Trust funds,
how loaned or
invested.

SECTION 495. Trust funds, unless it is otherwise provided in the instrument creating the trust, may be loaned on the security of mortgages on unencumbered real estate in this State, double in value the amount loaned, or may be invested

in such mortgages or in the bonds or loans of this State, or of any town, city, or borough of this State, or in any bonds, stocks, or other securities which the savings banks in this State are or may be authorized by law to invest in, or may be deposited in savings banks incorporated by this State.

[Extract from Chapter XCIX.]

UNLAWFUL WASTE ON MORTGAGED PREMISES.

SECTION 1445. Every person claiming the right of possession, whether as mortgagor or otherwise, to any land subject to any mortgage duly executed and recorded, who shall, while such mortgage is unreleased of record, impair the value of the premises subject to such mortgage by removing, destroying, or injuring any building or fixture on the land so mortgaged, or by cutting wood not necessary for firewood to be used on said land by the family of the mortgagor, or by any other means, without the consent in writing of whoever appears of record to be the owner of, or interested in such mortgage, and with intent to defraud any owner or person interested in such mortgage, or with intent to lessen the value of the property subject to such mortgage, to the injury of any person owning or interested in such mortgage, shall be fined not more than one hundred dollars, or imprisoned not more than three months, or both.

1879, ch. 57.
Unlawful waste
on mortgaged
premises.

EMBEZZLEMENT.

SECTION 1579. Every officer or agent of any public, municipal, or private corporation, every executor, administrator, guardian, conservator, or any trustee under a testamentary or any express trust, who shall wrongfully appropriate and convert to his own use the money, funds, or property of such corporation, estate, ward, trust, or other person, shall be fined not more than ten thousand dollars, or imprisoned not more than ten years, or both.

1878, ch. 49.
Embezzlement
by public
officer, execu-
tor, etc.

SEC. 1580. Every officer or agent of any private corporation of this State, or of any common carrier, or any agent of any business house or private individual, who shall take, purloin, secrete, or in any way appropriate to his own use, or

1880, ch. 78.
Embezzlement
by officer or
agent of private
corporation or
individual.
34 Conn., 281.

to the use of others, any of the goods, moneys, or choses in action, in the care or custody of, belonging to, or deposited with, such corporation, carrier, house, or individual, with intent to defraud another; or who shall, with like intent, make any false entries upon any of their books, or shall keep false books or entries of and concerning their business and affairs, with like intent, shall be imprisoned not more than ten years.

[Public Acts of 1893, Substitute for Senate Bill No. 85.]

CHAPTER CCXXIX.

An Act concerning Investments by Savings Banks.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

What
investment
savings banks
may lawfully
make.

SECTION 1. Section 1800 of the general statutes is hereby amended to read as follows: Savings banks may invest, not exceeding twenty per centum of their deposits and surplus, in notes secured by pledge of dividend-paying stocks or interest-bearing bonds as collateral security; not exceeding twenty-five per centum thereof, in notes secured by indorsement, guaranty, or joint and several obligation of two or more parties, residents of this state; and may invest also in the purchase of the authorized bonds of the United States; in the authorized bonds or interest-bearing obligations of any of the New England states, or of the states of New York, New Jersey, Pennsylvania, Ohio, Kentucky, Michigan, Indiana, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado, Delaware, Maryland, Washington, California, Oregon, or the District of Columbia; in the authorized bonds of any incorporated city in the New England states, or of the cities of New York, Brooklyn, Albany, Syracuse, Utica, Troy, Rochester, and Buffalo, in the state of New York; Philadelphia, in the state of Pennsylvania; Detroit, in the state of Michigan; Cleveland, Columbus, Dayton, Cincinnati, and Toledo, in the state of Ohio; Chicago, in the state of Illinois; Milwaukee, in the state of Wisconsin; St. Louis, in the state of Missouri; Louisville, in the state of Kentucky; Omaha, in the state of Nebraska; Newark, in the state of

New Jersey; or in the purchase of the legally authorized obligations of counties, cities, towns, boroughs, and school districts in this state; or in the stock of any bank or trust company in this state, or the stock of any bank in New York city, or Boston, Massachusetts; or the authorized bonds of any other incorporated city of not less than twenty thousand inhabitants, located in any of the aforesaid states, as ascertained by the United States or state census made next preceding such investment, whose indebtedness upon its stocks and bonds, including the issue in which such investment is made, and its proportion of town and county debts, after deducting the amount of cash and negotiable securities in the sinking fund available for the payment of such indebtedness, does not exceed eight per centum of the valuation of property made for the assessment of taxes next preceding such investment; *provided*, said city has not defaulted payment of any of its debts within fifteen years next preceding the purchase of such investment; or in the first mortgage bonds of any railroad company whose road is located wholly or in part in any of the states hereinbefore mentioned, which has paid dividends of not less than four per centum per annum regularly on its entire capital stock for a period of not less than five years next previous to the purchase of the bonds; *provided*, said capital stock equals or exceeds in amount one-third of the entire authorized issue of said bonds; or in the consolidated bonds of any railroad company incorporated by this state and authorized to issue such bonds to retire the entire debt of said company; *provided*, said company has paid dividends as aforesaid; but this act shall not be held to authorize the purchase of bonds of any horse, electric, cable, or elevated railroad. All other investments shall be in loans secured by mortgage of unincumbered real estate in this state, worth double the amount of the loan secured thereon; *provided*, that the Stafford Savings Bank of the town of Stafford may loan on land located in the county of Hampden, in the state of Massachusetts, the Stonington Savings Bank of the town of Stonington may loan on land located in the county of Washington, in the state of Rhode Island, the Ridgefield Savings Bank of the town of Ridgefield may loan on land located in the county of Westchester, in the state of New York, and the Thompson Savings

Investments by
certain banks.

Bank of the town of Putnam may loan on land located in the county of Providence, in the state of Rhode Island.

A trustee of the bank to be an appraiser in loans on land.

SEC. 2. Section 1801 of the general statutes is amended by inserting after the word "made" in line four the words, "one of whom shall be a trustee of the bank making the loan."

SEC. 3. This act shall take effect upon its passage.

Approved, June 23, 1893.

[Public Acts of 1889, Senate Bill No. 90.]

CHAPTER CXLII.

An Act concerning False Entries by Bank Officials.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Penalty for making false entries by bank officials.

Every treasurer, cashier, officer, clerk, or agent, or employe, of any savings bank, trust company, bank, or banking association in this State, who shall make any false entry upon the collection or forwarding register, or any other book of said savings bank, trust company, bank, or banking association, with intent to deceive the Bank Commissioners of this State, or the officers or auditors of or any person appointed to examine the affairs or condition of such savings bank, trust company, bank, or banking association, and any person who with like intent aids or abets any treasurer, officer, clerk, or agent in any violation of this section, shall be imprisoned in the State prison for not more than ten years.

Approved, May 16, 1889.

[Public Acts of 1893, Senate Bill No. 197.]

CHAPTER CLXVII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Bank commissioners to supervise investment companies.

Section 1853 of the general statutes is hereby amended to read as follows: Every corporation heretofore or hereafter organized under the laws of this state, whether by special charter or otherwise, which has power to and does sell or negotiate its own choses in action, or sell, guarantee, or negoti-

ate the choses in action of other persons or corporations, as investments, or as a business, shall be under the supervision of the Bank Commissioners, and subject in that connection to all the laws relating to the examination and report of banks, savings banks, and trust companies. Said commissioners, in a separate annual report of these corporations to the governor, shall clearly describe the various classes of assets and liabilities of each and state any special provision which has been made for the payment of such liabilities.

Approved, June 1, 1893.

[Public Acts of 1895, Substitute for House Bill No. 442.]

CHAPTER CCI.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Chapter CLXVII of the public acts of 1893 is hereby amended by striking out the words "a separate" in the tenth line thereof and substituting therefor the word "an."

Report by bank commissioners as to investment companies.

SEC. 2. Sections 1854, 1855, 1856, and 1857 of the general statutes are hereby repealed.

Repeal of act passed in 1887.

SEC. 3. This act shall take effect from its passage.

Approved, June 22, 1895.

[Public Acts of 1893, Senate Bill No. 168.]

CHAPTER CLXXXIII.

An Act concerning Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No corporation or company doing business under section 1853 of the general statutes of this state shall guarantee, by endorsement or otherwise, debenture bonds secured by loans upon real estate, to an amount exceeding ten times the amount of the capital stock and surplus actually paid in, in cash, of said corporation or company.

Limitation of guaranty by investment company.

SEC. 2. All acts or parts of acts inconsistent herewith are hereby repealed.

Repeal.

SEC. 3. This act shall take effect upon its passage.

Immediate effect.

Approved, June 6, 1893.

[Public Acts of 1895, Senate Bill No. 176.]

CHAPTER CCXLVIII.

An Act amending an Act imposing a Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Duty of assessors.

Form of statement.

Section thirteen of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: It shall be the duty of the assessors in every town to require all persons giving in tax lists to sign, date, and deliver to them a sworn statement upon said list of the following form: I do hereby declare under oath that the foregoing list, according to the best of my knowledge, remembrance, and belief, is a true statement of all my property liable to taxation, and that I have included in said tax list all bonds, notes, and other evidences of indebtedness, except such as are by statute exempted from taxation or are endorsed by the state treasurer as not, on the first day of October of this year, liable to taxation in Connecticut, and which are now owned by me or held by me in trust, or which I am required by law to put into my said tax list; and also all bonds, notes, or other evidences of indebtedness, and all shares of the capital stock of any corporation, the stock of which is taxable, which I have transferred as collateral security to any corporation. I also declare under oath that I have not conveyed or temporarily disposed of any estate for the purpose of evading the laws relating to the assessment and collection of taxes. Dated at

Penalties.

this day of 18 . Any person signing and delivering to the assessors a false statement of the foregoing form shall be guilty of the crime of perjury, and subject to the punishment by law provided for said crime. Any assessor failing to comply with the provisions of this section shall forfeit fifty dollars to any person suing therefor for each such act of neglect.

Approved, June 29, 1895.

[Public Acts of 1893, House Bill No. 261.]

CHAPTER CLX.

An Act concerning Taxation of Joint Stock Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

The whole property of every joint stock corporation heretofore organized and existing under the laws of this state, and doing business as an investment company, shall be listed and liable to taxation in the town wherein it is located, in the same manner as the property of individuals; and the shares of its stock shall not be liable to taxation.

Taxation of
joint stock
investment
companies.

Approved, May 26, 1893.

[Public Acts of 1893, Senate Bill No. 238.]

CHAPTER CCVII.

An Act amending an Act concerning Tax on Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. Section eight of Chapter CCXLVIII of the public acts of 1889 is hereby amended to read as follows: Every such investment broker shall annually, within the month of January, make a return to the comptroller of the state, under oath, showing the aggregate amount of all choses in action as defined in section six of this act, sold or negotiated by him in this state during the year preceding the first day of said January, and which were secured by mortgage on real estate situated in any other state or territory, or secured by pledges of such mortgages, and the amount of said bonds which before said sale or negotiation had been made exempt from taxation under the provisions of this act. And such broker shall annually, on or before the twentieth day of February, pay to the state a sum equal to one per centum on the aggregate amount of all such choses in action so sold or negotiated by him in this state during said year preceding the

Return by
investment
broker.

first day of January, deducting therefrom the amount of said bonds which, before the sale thereof by said broker, had been made exempt from taxation under the provisions of this act; but said broker shall not be required to include in his return, nor to pay any tax upon, any such choses in action which during said year he has sold while acting as an officer or agent of any corporation which has complied with the provisions of sections four and five of this act.

Payment of taxes
by owner of
chose in
action.

SEC. 2. Section nine of said chapter is hereby amended to read as follows: Any person may take or send to the office of the treasurer of this state, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, and may pay to the state a tax of one per centum on the face amount thereof for five years, or at the option of such person for a greater or less number of years at the same rate, and the treasurer shall thereupon endorse upon said bond, note, or other chose in action that the same is exempted from all taxation for the period of five years or for such longer or shorter period as a proportionate tax therefor has been paid, which endorsement shall be duly dated and signed in the name and with the seal of the treasurer affixed. Said treasurer shall keep a record of such endorsements, with a description of such bonds, notes, or other choses in action, together with the name and address of the party presenting the same, and date of registration; and all bonds, notes, or other choses in action so endorsed shall be exempt from all taxation in this state during the period for which said tax is so paid; and the treasurer may, under such limitations and conditions as he may deem proper, authorize any person or corporation in any city or town in this state to receive the tax and make the endorsement provided for in this section; or any person may send to the office of the treasurer an attested copy of, or a description of, any bond, note, or other chose in action, except bonds and notes secured by mortgage on real estate situated in this state, in such form as the treasurer may prescribe, and may pay to the state treasurer a tax of one per centum on the face amount of any such bond, note, or chose in action, for five years, or at the option of such person for a greater or less number of years at the same rate; and the treasurer shall thereupon give such person paying such

tax as aforesaid a receipt therefor describing such bond, note, or other chose in action, in such manner as shall in his judgment best identify the same, and certifying that the tax thereon at the aforesaid rate has been paid to the State for one or more years, as the case may be; and the bond, note, or other chose in action in said receipt described, shall thereupon become exempted from all taxation in this State for the period for which said tax has been paid as stated in said receipt, and the treasurer shall keep a record thereof as hereinbefore provided.

SEC. 3. Section eleven of said chapter is hereby amended to read as follows: The board of equalization shall meet at the treasurer's office at the capitol, annually, on the first secular day of February, at ten o'clock in the forenoon, to examine and correct the returns and valuations required by the provisions of this act, and to hear any party making such return in regard to such valuations; and said board may adjourn from time to time within eight days next succeeding the first day of said meeting; and if any person shall not make such return as prescribed, or shall make any erroneous return, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of such statement as corrected or made out by said board shall be returned to each respective corporation or person; and the valuation, amount, and numbers contained in such statement shall be final, and the sums required by the provisions of this act shall be paid according to it.

Duty of board
of equalization.

Approved, June 14, 1893.

[Public Acts of 1895, Substitute for House Bill No. 124.]

CHAPTER CCXXXVII.

An Act relating to Domestic Building and Loan Associations.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. A corporation for the purpose of accumulating the savings of its members, and loaning the same to its members, shall be known in this act as a building and loan

Building and
Loan Associa-
tions defined.

association. Associations organized under the laws of this State shall be known as "domestic" associations, and those organized under the laws of other States or territories as "foreign" associations. Such associations may be organized and conducted under the general laws of Connecticut relating to corporations, except as otherwise provided in this act.

Powers of such corporations.

SEC. 2. Such corporations which may hereafter be organized shall have power to issue shares of stock of an ultimate paid-up value of two hundred dollars each, to be accumulated by monthly or weekly installments aggregating one dollar per share per month, on such terms and conditions as their constitutions and by-laws may provide, but such accumulated capital shall not exceed one million dollars, and no member shall be entitled to vote on more than one share in any such corporation; to collect from members such fees, dues, fines, interest, and premiums on loans made, as may be provided for in their constitution and by-laws, but such fees, dues, fines, or premiums shall not be deemed usury, although in excess of the legal rate of interest, and such fines for default shall be two cents for each dollar in arrears each month, no fine to be charged on fines, and no fines to be charged for more than six months in succession at one time; to permit members to withdraw all or part of their stock deposits at such times and upon such terms as the constitution and by-laws may provide; any member, however, whose stock has matured, shall be entitled to receive interest at the rate of six per centum per annum from the date of maturity until paid; *provided*, that at no time shall more than one-half of the funds in the treasury of a corporation be applicable to the payment of matured stock, without the consent of the directors; to issue stock in the name of a minor, subject to the control of the parent or guardian of such minor; to acquire, hold, encumber, and convey such real estate and personal property as may be necessary for the transaction of its business or necessary to enforce or protect its securities; to borrow money, not exceeding ten per centum of the assets, and issue its evidences of indebtedness therefor, but no money shall be borrowed for a longer term than one year; to loan a surplus for which there is no demand for loans to members, withdrawing shareholders or matured

stock, to any other building and loan association incorporated under the laws of Connecticut ; to make loans to members on first mortgage real estate security situated in Connecticut, or on its own stock, on such terms and conditions as may be provided in the constitution and by-laws ; to cancel such loans and release the securities on such terms as may be provided in the constitution and by-laws ; to accumulate from the earnings a reserve fund, as hereafter provided for, for the payment of contingent losses ; to make such annual, or more frequent distribution of the earnings as the constitution and by-laws may provide ; to dissolve the corporation when its continuance shall be deemed by a majority vote of its members to be no longer desirable, subject, however, to the vested rights of members ; to provide by constitution and by-laws, adopted by its members, for the proper exercise of the powers herein granted, and the conduct and management of its affairs.

SEC. 3. The treasurer of any such corporation shall deposit its funds in a bank or banks or trust company, in the name of such corporation ; such funds shall then be withdrawn only by check, signed by the president and treasurer, or such other officers as the board of directors may designate. The treasurer's bank book shall be open to the inspection of any director at any proper time. All officers of such corporations who have charge or possession of money, securities, or property, shall give bonds to the satisfaction of the board of directors before entering upon their duties, for the faithful performance of the same, and the safe keeping and proper application of all moneys and property coming into their hands. All such officers of such corporations, on being re-elected to office, shall renew their bonds, and the bonds may be increased or additional securities required at any time by the board of directors. Directors shall not be eligible as bondsmen and shall be individually liable for any loss to members caused by their neglect to require the execution and filing of the bonds required by the provisions of this section.

SEC. 4. The amount to be set aside to the fund for contingent losses shall be determined by the board of directors, but at least one per centum of the net earnings shall be set

Funds to be deposited in bank or trust company.

Fund to be set aside for contingent losses.

aside each year to such fund until it reaches at least five per centum of the dues capital. All losses shall be paid out of such fund until the same is exhausted, and whenever the amount in said fund falls below five per centum of the dues capital as aforesaid, it shall be replenished by appropriations of at least one per centum of the annual net earnings, as heretofore provided, until it again reaches said amount. All balance of losses, after the amount in the reserve fund has been exhausted, shall be assessed on the members, at the same time and in the same manner as earnings are apportioned. A balance in the treasury of any such corporation or association, for which there is no immediate call or demand, may be invested by the directors in any of the securities named in section 1800 of the general statutes.

Investments.

Unpledged
shares may be
retired.

SEC. 5. The directors, may, at their discretion, retire the unpledged share of any series at any time after four years from date of their issue, by enforcing the withdrawal of the same; *provided*, that, whenever under the provisions of this section the withdrawal of shares is to be enforced, the shares to be retired shall be determined by lot; and the holders thereof shall be paid the full value of their shares, less a proportionate part of any unadjusted loss; *provided, also*, that shares pledged for share loans shall be treated as unpledged shares.

Bank commis-
sioners to exam-
ine and report.

SEC. 6. The bank commissioners shall perform, in reference to every such association or corporation now existing, or hereafter organized under the laws of this State, the same duties, and shall have the same powers as are required of or given to them in reference to banks, savings banks, and trust companies, and shall annually make report to the governor of such facts and statements respecting such corporations or associations, and in such form as they deem that the public interest requires. Every officer of such corporation or association shall answer truly all the inquiries made, and shall make all returns required by the bank commissioners. Such corporations or associations shall, with the several banks, savings banks, and trust companies of the State, pay their *pro rata* share of the salaries and expenses of the bank commissioners, to be apportioned among them by the comptroller, in proportion to the aggregate amount of the accumulated as-

Pro rata share
of salaries and
expenses of
bank commis-
sioners.

sets of each, as provided in section 1832 of the general statutes and in Chapter CXC of the public acts of 1893.

SEC. 7. Any domestic building and loan association doing business in this State, at the time of the passage of this act, may, by a majority vote of its members present at any meeting legally warned for the purpose, accept the provisions of this act, except the provisions contained in section six, which section shall apply to all such associations heretofore or hereafter organized.

Acceptance of
this act by asso-
ciations.

SEC. 8. This act shall take effect from its passage.

Approved, June 26, 1895.

[Public Acts of 1895, Senate Bill 155.]

CHAPTER CLXXIV.

An Act relating to Foreign Building and Loan Associations.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

SECTION 1. No foreign or non-resident building and loan association shall do business in this State until it shall have complied with the following provisions and received a license from the bank commissioners, as provided in this act. 1. It shall file with the bank commissioners a certified copy of its charter, together with its constitution and by-laws showing its manner of doing business. 2. It shall file a copy of a resolution of its board of directors, appointing the bank commissioners its agents, upon whom writs may be served, stipulating and agreeing that if any legal process affecting such association be served upon the bank commissioners and a copy thereof be mailed, postage paid, by said commissioners to said association, addressed to the home office, then such service and mailing of process shall have the same effect as a personal service on such association in this State. 3. It shall file with the bank commissioners, on or before the first day of March in each year, a statement of its business standing and financial condition on the preceding thirty-first day of December, signed and sworn to by its president and secretary, or by three directors, before some notary public. 4. It shall pay to the bank commissioners, for the purpose of paying the expenses of filing papers, as heretofore provided, and

License of
foreign building
and loan asso-
ciations.

Bank commis-
sioners must be
agents for ser-
vice of process
upon.

Annual state-
ment.

Fees.

for compensation for making examinations, annual fees as follows: For the first one hundred thousand dollars or less of assets, a fee of fifty dollars, and for each additional one hundred thousand dollars of assets or major portion thereof, an additional fee of five dollars; but in no event shall such compensation exceed one hundred dollars per year; and such association shall also pay the actual expenses of the bank commissioners while making such examination.

Duty of bank
commissioners.

SEC. 2. It shall be the duty of the bank commissioners to receive and file the papers herein required, and thoroughly to examine the annual reports submitted by foreign and non-resident building and loan associations. If the bank commissioners become satisfied, after an examination, that an association desiring to do business in this State is solvent and conducting its business according to law, they shall issue a license to such association for a period of one year; *provided*, that such association has complied with the provisions of this act; but, if it be found insolvent, or [is] being illegally conducted, the commissioners shall refuse to issue the license. Should the bank commissioners refuse to grant a license to any association applying therefor that has complied with the provisions of this act, such association may appeal to the superior court for Hartford county, which shall have jurisdiction in the premises.

Appeal upon
refusal of bank
commissioners
to grant license.

Injunction
against licensed
association.

SEC. 3. The bank commissioners shall make an annual examination of the securities, records, books, and accounts of every foreign or non-resident building and loan association doing business in this State, and file a report of such examination in their office. If it shall appear to the bank commissioners that any such association licensed to do business in this State has violated its charter, or is conducting its business in an unsafe and unauthorized way, they shall, by an order under their hand and official seal, addressed to such association, direct a discontinuance of such illegal and unsafe practice; and, whenever it shall appear to the bank commissioners that it is unsafe and inexpedient for such association to continue business in this State, they may apply to any court or judge having jurisdiction for an injunction restraining such association from doing business in this State; and such court or judge shall have the power, according to the usual course of

proceedings in equity, to grant or refuse to grant said injunction; *provided*, such association is given reasonable notice of such proceedings.

SEC. 4. All such foreign or non-resident associations doing business in this State at time of the passage of this act shall comply with its requirements within sixty days from the date of its passage; but such associations may continue to do business in this State without a license until the bank commissioners have made the examination provided for in this act. Limitation for time for complying with this act.

SEC. 5. Every person or corporation violating any provision of this act shall be fined not less than one hundred dollars nor more than one thousand dollars. Penalty.

SEC. 6. This act shall take effect from its passage.

Approved, June 1, 1895.

[*Extracts from Chapter CCXLIV.*]

SPECIAL TAXES ON CORPORATIONS.

SECTION.

- 3916. Stock of non-residents in other corporations, how taxed.
- 3917. Corporations to have a lien for tax paid on stock of non-residents.
- 3918. Returns by and tax on savings banks

SECTION.

- 3930. Meetings of Board of Equalization; to correct returns, etc.
- 3932. Penalty for failure to make returns.

SEC. 3916. The cashier or secretary of each corporation, whose stock is liable to taxation, and not otherwise taxed by the provisions of this title, shall on the first day of October, annually, or within ten days thereafter, deliver to the Comptroller a sworn list of all its stockholders, residing without this State on said day, and the number and market value of the shares of stock therein, then belonging to each; and shall on or before the twentieth day of October, annually, pay to the State one per cent. of such value; and if any such cashier or secretary shall neglect to comply with the provisions of this section he shall forfeit to the State one hundred dollars, in addition to said one per cent. so required to be paid. G. S. 1875, 167 § 2. Stock of non-residents in certain other corporations, how taxed.

[Public Acts of 1893, House Bill No. 255.]

CHAPTER CLXXXIX.

Concerning Taxation of Investment Companies.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Stock in joint
stock
investment
company, when
not taxed.

Section 3916 of the general statutes shall not apply to the shares of the capital stock of any investment company organized under the joint stock laws of this state, in the assessment of taxes upon such company, and no taxes heretofore assessed upon the stock of such company, since 1889, under the provisions of said section and remaining unpaid, shall be collected; *provided*, a tax has been assessed upon the property of such company, and such tax actually paid to the town in which such company is located.

Approved, June 6, 1893.

[General Statutes.]

G. S. 1875, 168,
§ 3.
Corporations to
have a lien for
tax paid on
stock of non-
residents.

SEC. 3917. The corporations, mentioned in the two preceding sections, shall have a lien upon the stock of each non-resident stockholder, for the reimbursement of the sums so required to be paid by them, to the extent of one per cent. of the value of his stock as contained in said list.

1878, ch. 64.
Returns by and
tax on savings
banks.
37 Conn., 173.
48 Conn., 44.

SEC. 3918. The treasurer of each savings bank shall, on or before the tenth day of January, annually, deliver to the Comptroller a sworn statement of the amount of all its deposits, exclusive of surplus, on the first day of said month; and every savings bank shall pay to the State an annual tax on its corporate franchise equal to one-fourth of one per cent. on the amount of its deposits, exclusive of surplus, deducting however from said deposits the sum of fifty thousand dollars, and also the amount invested in any bonds issued by this State, or by any town or city in this State in aid of the construction of any railroad, and which by the statutes of this State are exempt from taxation, and also the amount invested in real estate liable to taxation in this State, one-half of said tax to be paid on or before the twentieth day of January, and one-half on or before the twentieth day of July in each year; and said tax shall be in lieu of all other taxes upon said sav-

ings banks, their deposits and surplus, except upon the real estate owned by them, beyond what is required and used by them for the transaction of their appropriate business.

SEC. 3930. The Board of Equalization shall meet at the Treasurer's office at the capitol in every year, on the secular day next succeeding each of the last days limited by the preceding sections of this chapter for making any of the annual returns to the Comptroller for purposes of taxation required by either of said preceding sections or from savings banks, at ten o'clock in the forenoon, to examine and correct such returns and the valuations required thereon, and to hear any party making such return in regard to such valuations, and said board may adjourn from time to time within eight days next succeeding the first day of said meetings respectively, and if any person shall not make such return as prescribed, or shall make erroneous returns, said board shall, at said meeting hereinbefore fixed, or at some adjournment thereof as aforesaid, make out, upon the best information which they can obtain, the statement required to be made and returned by such person; and a true copy of each statement, as corrected or made out by said board, shall be returned to each cashier, treasurer, secretary, superintendent, or manager; and the valuation of the several items of money, estate, amount, and number, contained in such statement shall be final, and the sums required shall be paid according to it.

G. S. 1875, 169,
§ 11.
1887, ch. 117,
§ 3, 4.
Meetings of
Board of
Equalization.

Board of Equali-
zation shall cor-
rect statements.

SEC. 3932. Every person who shall fail to return to the Comptroller, as prescribed in any of the preceding sections of this chapter, any statement required to be returned, shall forfeit five hundred dollars to the State; and every person or corporation, required by any section of this chapter to make any payment to the State, who shall fail to make it within the time therein limited, shall forfeit to the State twice the amount required for such payment.

G. S. 1875, 169,
§ 12.
Penalty for
failure to make
returns.

